

BRADFORD METROPOLITAN FOOD BANK

England & Wales · Charity number 1120018

Details

Status Registered

Legal form CIO

Registered 2007-07-11

Register [View on the Charity Commission register](#)

Contact

Address Kirkgate Community Centre
39A Kirkgate
Shipley
West Yorkshire
BD18 3EH

Phone 07939088403

Email bradfordfoodbank@gmail.com

Website www.bradfordfoodbank.co.uk

Activities

Objects: TO PROVIDE RELIEF FROM FINANCIAL HARDSHIP AND SOCIAL AND / OR ECONOMIC DISADVANTAGE AMONG PEOPLE LIVING OR WORKING IN THE METROPOLITAN DISTRICT OF BRADFORD BY PROVIDING SUCH PERSONS WITH GOODS AND / OR SERVICES WHICH THEY COULD NOT OTHERWISE AFFORD THROUGH LACK OF MEANS.

Activities: RELIEF FROM FINANCIAL HARDSHIP AND SOCIAL/ECONOMIC DISADVANTAGE AMONG PEOPLE LIVING/WORKING IN BRADFORD METROPOLITAN DISTRICT BY PROVIDING SUCH PERSONS WITH GOODS+/SERVICES WHICH THEY OTHERWISE COULD NOT AFFORD THROUGH LACK OF MEANS. WE COLLECT UNWANTED NONPERISHABLE FOOD FROM ORGANISATIONS&BUSINESSES (AVERT IT GOING INTO LANDFILL)& DISTRIBUTE IT FREE TO ORGANISATIONS WORKING WITH THOSE IN NEED.

Classification

- **How:** Provides Human Resources, Provides Services
- **What:** General Charitable Purposes, The Prevention Or Relief Of Poverty
- **Who:** Children/young People, Elderly/old People, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** BRADFORD, YORKSHIRE
- Bradford City

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£279,297	£284,619	-	-
2023-12-31	£265,844	£291,529	-	-
2022-12-31	£407,992	£373,524	-	-
2021-12-31	£305,550	£317,155	-	-
2020-12-31	£488,159	£408,698	-	-

Trustees

Name	Role	Appointed
LASHMAN SINGH	Chair	2011-12-24
HELEN BRADSHAW LYNSKEY		
JULIE WOODHURST		2013-07-04
John Angus Henkel		2019-11-04
John Graham Walker		2016-05-09
Justin Kerslake		2024-12-09

Accounts

Bradford Metropolitan Food Bank

Charity number 1120018

Annual Report and Financial Statements

for the year ended 31 December 2024



Bradford Metropolitan Food Bank

Annual Report and Financial Statements
for the year ended 31 December 2024

Contents	Page
Trustees' report	2 to 5
Examiner's report	6
Statement of financial activities	7
Balance sheet	8
Notes to the accounts	9 to 11

Prepared by West Yorkshire Community Accountancy Service CIO

Bradford Metropolitan Food Bank

Trustees' report for the year ended 31 December 2024

Reference and administrative details of the charity, its trustees and advisors

The trustees during the financial year and up to and including the date the report was approved were:

Name	Position	Dates
Graham Walker	Chair	
John Henkel	Treasurer	
Helen Lynskey	Secretary	
Lashman Singh		
Steven Barnbrook		Resigned 28 October 2024
Kenneth Leach		
Julie Woodhurst		
Justin Kerslake		Appointed 9 December 2024
Charity number	1120018	Registered in England and Wales

Registered and principal address	Bankers
Girlington Community Centre	Co-operative Bank plc
Girlington Road	1 Balloon Street
Bradford	Manchester
BD8 9NN	M60 1GP

Independent examiner

Rhys North ACA

West Yorkshire Community Accountancy Service CIO

Stringer House
34 Lupton Street
Leeds
LS10 2QW

Structure, governance and management

The charity is a Charitable Incorporated Organisation (CIO) foundation and is governed by a constitution, as amended 6 June 2022.

Method of recruitment and appointment of trustees

The trustees of the charity are appointed by a resolution passed at a properly convened meeting of the charity trustees.

Bradford Metropolitan Food Bank

Trustees' report (continued) for the year ended 31 December 2024

Objectives and activities

The charity's objects

To provide relief from financial hardship and social and/or economic disadvantage among people living or working in the Metropolitan District of Bradford by providing such persons with goods and/or services which they could not otherwise afford through lack of means.

The charity's main activities

The Bradford Metropolitan Food Bank (BMFB) supports people across Bradford District who are experiencing food poverty through the provision of emergency food. BMFB supplements donated food with purchased food, funded through grants, donations and fund raising.

Volunteers pack about 11 food items into heavy duty plastics bags for collection by registered third parties, who then distribute food to end users. Each food bag (which may be vegetarian, halal or meat/fish based) will provide a balanced, healthy diet for three days. Each bag contains information about the food content and, at times, further information about other assistance available to people in poverty.

Public benefit statement

In setting our objectives and planning our activities our Trustees have given serious consideration to the Charity Commission's general guidance on public benefit and, in particular, the relief of poverty through the collection and distribution of emergency food parcels to those requiring such assistance.

Achievements and performance

The Food Bank has continued to respond flexibly to the ever-changing demands created by the cost of living crisis.

The demand for emergency food has continued to be significant, with many people struggling to make ends meet as price inflation has continued to rise, particularly for some foods and fuel while benefits have been frozen or cut.

Around 15,370 food bags were distributed during the 2024 calendar year, at an estimated retail value of £15.45. Although this was a decrease compared to the previous calendar year, it still represented well over 300 bags per week, which in our view is 300 too many.

As with previous years, we were able to meet demand as a result of the incredible generosity of individuals, businesses and organisations as well as strong support from, for example, Morrison's (Girlington), St Paul's, Wibsey, St Walburga's Shipley, Allerton Methodist Church, Anchor Housing, Sovereign Health Care, Rotary Club of Bradford, Clayton Methodists, Ashtree, Chordiality, Oblik Productions, Santander and Kirkgate Shopping Centre. The support from Bradford Council and from individual councillors has been crucial. We understand the massive financial pressures that local government is under across the country, with their funding being slashed year on year, whilst demand for their services increases. This makes their support even more appreciated. Financial support of regular or one-off donations from individual supporters has continued to provide a valuable income, more so as people struggle through the financial maelstrom of high inflation and high interest rates. We've seen a drop-off of individual food donations, but that's understandable in the current climate.

BMFB is also grateful for support from the Feeding Bradford and Keighley Network, Innchurches at Storehouse, Bradford North and Bradford Central Food Banks and other food banks in the wider region, with whom we have a cooperative relationship, and from whom we've received significant supplies of food over the year.

However, as we'd anticipated, other sources of grant funding became less available as time progressed. Quite simply, post-Covid funding opportunities have been much reduced. The Food Bank expected this and has managed finances accordingly.

Bradford Metropolitan Food Bank

Trustees' report (continued) for the year ended 31 December 2024

Achievements and performance continued

However, we are under no illusion that the task we face in being able to continue to provide an adequate level of food will become even more difficult with time. We also recognise that we are not an isolated player and that food poverty itself is simply one manifestation of wider financial pressures that people across the district are coming under. To this end, we continue to liaise closely with other organisations, particularly the Council, other food banks and broader partners to ensure as best we can that nobody is left unsupported. We also work closely with partners who can use our food bags as a way of removing barriers to those most in need accessing their services, for example by not missing important health appointments because they'd been forced to choose between food and public transport.

The building we currently use is old and has many ongoing structural challenges, so a part of our forward strategy has been to look at ways to minimise premises risk. However, it is now almost certain that in the near future we will have to find alternative accommodation which will have an impact on our budget and necessitate adjustments to our operational and strategic methods. Like everyone else, our utilities costs have risen significantly and in addition we no longer receive the 100% business rebate that we previously enjoyed as a charity.

We remain reliant on our wonderful volunteers, without whom we wouldn't be able to function. As with the previous years, we have also worked in partnership with Youthtrain, who support us to coordinate volunteers and, crucially, buy food in the best available volume for the best available price. This has produced valuable savings as well as avoiding shortages of key foods.

Board meetings continue to remain virtual in the main, but individual board members devote significant time working on different aspects of management of the organisation and maintenance of external relationships.

We continue to adopt a robust approach to managing our finances and assessing risk, operating with the knowledge that things will become progressively tougher over the next period of time. We are under no illusion that mythical sunlit uplands are just over the horizon. Things will be tough for a lot of people for a long time to come.

We continue to increase our reach on social media platforms, an increasingly important part of our communications and relationship management approach, although we recognise that we need to continue to sustain the real-world partnerships that we were able to nurture pre-pandemic and pre-financial crisis, especially with organisations who provided regular donations of food.

We are under no illusion as to the extent of the difficulties that the future holds for the people we seek to help, but we believe that our management of our assets and the support from so many amazing people means that we can continue to try to make a real difference to the lives of so many people in the Bradford District.

Financial review

The net expenditure for the year was £5,322, all relating to unrestricted funds.

Bradford Metropolitan Food Bank

Trustees' report (continued) for the year ended 31 December 2024

Reserves policy

The charity's free reserves, excluding fixed assets, at the year end were £84,891.

We are a small charity with irregular patterns of income. We receive some income from small regular donations. These are reasonably predictable and, at the current level of c£4,000 per month, represent approximately 70% of our annual income. We also receive some one-off donations. This is less reliable. Finally, we bid for grants to deliver specific projects or to provide basic funding.

We have a contract with a provider who supplies a day-to-day management resource, and have the usual overheads such as insurance and utilities. As such, we are able to make a relatively stable and predictable forecast of expenditure in normal circumstances. We have a finance item at all Board meetings, at which our Treasurer reports on income and expenditure and makes recommendations of any corrective actions required.

Despite being a small organisation, the service which we deliver is one with a wide reach, which helps those most at need at a critical time in their lives, and which resonates with many in positions of influence. It is therefore important that our Reserves Policy is based upon being able to maintain that service delivery even through a period when income is reduced, or demand is increased. It is our view, based on a risk analysis and historic income and expenditure figures, that a minimum reserve balance should reflect:

- Two months expenditure on the Food Bank support contract, to allow time to make alternative arrangements and to give the required notice
- One month's expenditure on other 'variable' cost items, such as food purchase and the Food Bank support contract (which can be terminated with one month's notice)
- 12 months expenditure on 'fixed cost' items, such as insurance, utilities, external examination, and business rates (should we only be afforded mandatory business rate relief)
- A small amount (c5%) for contingency, to cover expenditure such as repairs or incidental expenditure on items such as bags or string.

This provision allows the Food Bank to maintain its medium-term viability (which requires a physical storage facility) by adjusting food purchase (and hence provision) to match income (from donations or grants) in the light of prevailing circumstances. It should be noted that the Food Bank also distributes substantial amounts of donated food.

This approach excludes any Food Bank's limited fixed assets, as well as committed elements of Unrestricted Funds and any Designated Funds identified and approved by the Committee. For the 2025 financial year, this sum required by the reserves policy amounts to £19,834. The Treasurer will review the Reserves Policy and balances on an annual basis and make recommendations to the Board as necessary.

The trustees recognise that the current level of reserves exceed the target reserves level. With this in mind a deficit budget of £7,700 has been agreed for 2025. The trustees also recognise that in future years additional cost pressures are likely to affect the charity as Council support for food is likely to reduce and the charity may have to consider relocating to new premises. Given this position the trustees plan to review their reserves position to determine what actions are needed both in terms of re-assessing their reserves policy and taking any necessary actions to manage their reserves against the target level.

Approved by the board of trustees on 19/5/2025

John Henkel (Trustee)

Bradford Metropolitan Food Bank

Independent examiner's report to the trustees of Bradford Metropolitan Food Bank

I report to the charity trustees on my examination of the accounts of the CIO for the year ended 31 December 2024, which are set out on pages 7 to 11.

Responsibilities and basis of report

As the charity trustees of the CIO you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the CIO's accounts as carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since the CIO's gross income exceeded £250,000 your examiner must be a fellow of a body listed in section 145 of the 2011 Act.

I confirm that I am qualified to undertake the examination because I am a fellow of ICAEW which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the Charities Act;
- 2 the accounts do not accord with those records; or
- 3 the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Rhys North ACA

28/5/2025

West Yorkshire Community Accountancy Service CIO

Stringer House
34 Lupton Street
Leeds
LS10 2QW

Bradford Metropolitan Food Bank
Statement of Financial Activities
(including summary income and expenditure account)
for the year ended 31 December 2024

	Notes	2024 Total funds £	2023 Total funds £
Income from:			
Donations	(2)	68,612	79,214
Donated food for distribution	(3)	207,335	185,987
Bank Interest		1,350	693
Other income		2,000	-
Total income		279,297	265,894
Expenditure on:			
Purchase of food for distribution		45,502	77,405
Donated food distributed	(3)	207,335	185,987
Materials and resources		1,811	1,056
Utilities and trade waste		2,835	2,088
Administration		47	102
Insurance		299	263
Independent examination		846	780
Food bank co-ordination fee		21,770	20,020
Depreciation		720	720
Bank Charges		24	24
Rates		3,386	3,134
Volunteer expenses		44	-
Total expenditure		284,619	291,579
Net income / (expenditure)		(5,322)	(25,685)
Fund balances brought forward		90,213	115,898
Fund balances carried forward		84,891	90,213

All incoming resources and resources expended derive from continuing activities.

Bradford Metropolitan Food Bank
Balance sheet
as at 31 December 2024

		2024 Total £	2023 Total £
Fixed assets			
Tangible assets	(4)	-	720
Total fixed assets		<u>-</u>	<u>720</u>
Current assets			
Debtors and prepayments	(5)	10,076	9,995
Cash at bank and in hand		80,046	84,991
Total current assets		<u>90,122</u>	<u>94,986</u>
Current liabilities:			
amounts falling due within one year			
Creditors and accruals	(6)	5,231	5,493
Total current liabilities		<u>5,231</u>	<u>5,493</u>
Net current assets / (liabilities)		<u>84,891</u>	<u>89,493</u>
Net assets		<u>84,891</u>	<u>90,213</u>
Funds			
Unrestricted funds		84,891	90,213
Restricted funds		-	-
Total funds		<u>84,891</u>	<u>90,213</u>

The financial statements were approved by the board of trustees on 19/5/2025

John Henkel (Trustee)

Bradford Metropolitan Food Bank

Notes to the accounts

for the year ended 31 December 2024

1 Accounting policies

Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice:

Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

There has been no change to the accounting policies since last year.

No changes have been made to the accounts for previous years.

Going concern

The trustees are satisfied that there are no material uncertainties about the charity's ability to continue.

Incoming resources

All incoming resources are included in the Statement of Financial Activities (SOFA) when the charity becomes entitled to the resources, if it is more likely than not that the trustees will receive the resources and the monetary value can be measured with sufficient reliability.

Grants and donations

Grants and donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

Where grants are related to performance and specific deliverables, they are accounted for as the charity earns the right to consideration by its performance.

Donated assets, facilities or services are valued at their estimated value to the charity. This is the price that the charity estimates it would pay in the open market for equivalent items; or services and facilities of equivalent utility to the charity.

Expenditure and liabilities

Expenditure is recognised on an accrual basis as a liability is incurred. Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out the resources and the amount of the obligation can be measured with reasonable certainty.

Taxation

As a charity the organisation benefits from rates relief and is generally exempt from income tax and capital gains tax but not from VAT. Irrecoverable VAT is included in the cost of those items to which it relates.

Tangible fixed assets

Tangible fixed assets costing more than £1,000 are capitalised and included at cost including any incidental expenses of acquisition. Gifted assets are shown at the value to the charity on receipt.

Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost on a straight line basis over their expected useful economic lives as follows:

Warehouse equipment: over 4 years

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

Further explanation of the nature and purpose of each fund is included in the notes to the accounts.

Bradford Metropolitan Food Bank
Notes to the accounts continued
for the year ended 31 December 2024

2 Donations

	2024 Total funds £	2023 Total funds £
Donations from:		
Individuals	63,489	64,839
Corporate organisations	1,963	9,100
Other organisations	3,160	5,275
	<u>68,612</u>	<u>79,214</u>

3 Donated food for redistribution

Most of the food distributed by the charity is donated in kind and its value is calculated on the assumption that, on average, each food bag prepared is worth £15.45 (2023 - £15). The estimated value of donated food has been calculated as follows:

	2024 £	2023 £
Number of food bags prepared	15,370	16,462
Estimated value at £15.45 per bag	237,467	246,930
Less food purchased for distribution	<u>(45,502)</u>	<u>(77,405)</u>
Estimated value of donated food stuffs	<u>207,335</u>	<u>185,987</u>

4 Tangible assets

	Warehouse equipment	Total
<u>Cost</u>	£	£
At 1 January 2024	2,880	2,880
Additions	-	-
At 31 December 2024	<u>2,880</u>	<u>2,880</u>
<u>Depreciation</u>		
At 1 January 2024	2,160	2,160
Charge for year	720	720
At 31 December 2024	<u>2,880</u>	<u>2,880</u>
<u>Net book value</u>		
At 31 December 2024	<u>-</u>	<u>-</u>
At 31 December 2023	<u>720</u>	<u>720</u>

5 Debtors and prepayments

	2024 £	2023 £
Prepayments	292	267
Other debtors	9,784	9,728
	<u>10,076</u>	<u>9,995</u>

Bradford Metropolitan Food Bank
Notes to the accounts continued
for the year ended 31 December 2024

6 Creditors and accruals

	2024	2023
	£	£
Creditors	4,385	4,713
Accruals	846	780
	<u>5,231</u>	<u>5,493</u>

7 Related party transactions

Trustee expenses

No trustee received any expenses during this year or the previous year.

Trustee remuneration and benefits

No trustee received any remuneration or benefit during this or the previous year.

Other transactions with trustees or related parties

			2024	2023
			£	£
Name of related party	Relationship to charity	Description of transaction		
Youthtrain Limited	Julie Woodhurst is a trustee of the CIO and a director with significant influence of Youthtrain Limited	Provision of Food Bank co-ordination services	21,770	20,020
			<u>21,770</u>	<u>20,020</u>

Bradford Metropolitan Food Bank

Charity number 1120018

Annual Report and Financial Statements

for the year ended 31 December 2024



Bradford Metropolitan Food Bank

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for the year ended 31 December 2024

Contents	Page
Trustees' report	2 to 5
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Bradford Metropolitan Food Bank

Trustees' report for the year ended 31 December 2024

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The trustees during the financial year and up to and including the date the report was approved were:

Name	Position	Dates
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John Henkel	Treasurer	
Helen Lynskey	Secretary	
Lashman Singh		
Steven Barnbrook		Resigned 28 October 2024
Kenneth Leach		
Julie Woodhurst		
Justin Kerslake		Appointed 9 December 2024
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Bradford Metropolitan Food Bank

Trustees' report (continued) for the year ended 31 December 2024

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Public benefit statement

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Achievements and performance

The Food Bank has continued to respond flexibly to the ever-changing demands created by the cost of living crisis.

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However, as we'd anticipated, other sources of grant funding became less available as time progressed. Quite simply, post-Covid funding opportunities have been much reduced. The Food Bank expected this and has managed finances accordingly.

Bradford Metropolitan Food Bank

Trustees' report (continued) for the year ended 31 December 2024

Achievements and performance continued

However, we are under no illusion that the task we face in being able to continue to provide an adequate level of food will become even more difficult with time. We also recognise that we are not an isolated player and that food poverty itself is simply one manifestation of wider financial pressures that people across the district are coming under. To this end, we continue to liaise closely with other organisations, particularly the Council, other food banks and broader partners to ensure as best we can that nobody is left unsupported. We also work closely with partners who can use our food bags as a way of removing barriers to those most in need accessing their services, for example by not missing important health appointments because they'd been forced to choose between food and public transport.

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Financial review

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Bradford Metropolitan Food Bank

Trustees' report (continued) for the year ended 31 December 2024

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- A small amount (c5%) for contingency, to cover expenditure such as repairs or incidental expenditure on items such as bags or string.

This provision allows the Food Bank to maintain its medium-term viability (which requires a physical storage facility) by adjusting food purchase (and hence provision) to match income (from donations or grants) in the light of prevailing circumstances. It should be noted that the Food Bank also distributes substantial amounts of donated food.

This approach excludes any Food Bank's limited fixed assets, as well as committed elements of Unrestricted Funds and any Designated Funds identified and approved by the Committee. For the 2025 financial year, this sum required by the reserves policy amounts to £19,834. The Treasurer will review the Reserves Policy and balances on an annual basis and make recommendations to the Board as necessary.

The trustees recognise that the current level of reserves exceed the target reserves level. With this in mind a deficit budget of £7,700 has been agreed for 2025. The trustees also recognise that in future years additional cost pressures are likely to affect the charity as Council support for food is likely to reduce and the charity may have to consider relocating to new premises. Given this position the trustees plan to review their reserves position to determine what actions are needed both in terms of re-assessing their reserves policy and taking any necessary actions to manage their reserves against the target level.

Approved by the board of trustees on 19/5/2025

John Henkel (Trustee)

Bradford Metropolitan Food Bank

Independent examiner's report to the trustees of Bradford Metropolitan Food Bank

I report to the charity trustees on my examination of the accounts of the CIO for the year ended 31 December 2024, which are set out on pages 7 to 11.

Responsibilities and basis of report

As the charity trustees of the CIO you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the CIO's accounts as carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since the CIO's gross income exceeded £250,000 your examiner must be a fellow of a body listed in section 145 of the 2011 Act.

I confirm that I am qualified to undertake the examination because I am a fellow of ICAEW which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the Charities Act;
- 2 the accounts do not accord with those records; or
- 3 the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Rhys North ACA

28/5/2025

West Yorkshire Community Accountancy Service CIO

Stringer House
34 Lupton Street
Leeds
LS10 2QW

Bradford Metropolitan Food Bank
Statement of Financial Activities
(including summary income and expenditure account)
for the year ended 31 December 2024

	Notes	2024 Total funds £	2023 Total funds £
Income from:			
Donations	(2)	68,612	79,214
Donated food for distribution	(3)	207,335	185,987
Bank Interest		1,350	693
Other income		2,000	-
Total income		279,297	265,894
Expenditure on:			
Purchase of food for distribution		45,502	77,405
Donated food distributed	(3)	207,335	185,987
Materials and resources		1,811	1,056
Utilities and trade waste		2,835	2,088
Administration		47	102
Insurance		299	263
Independent examination		846	780
Food bank co-ordination fee		21,770	20,020
Depreciation		720	720
Bank Charges		24	24
Rates		3,386	3,134
Volunteer expenses		44	-
Total expenditure		284,619	291,579
Net income / (expenditure)		(5,322)	(25,685)
Fund balances brought forward		90,213	115,898
Fund balances carried forward		84,891	90,213

All incoming resources and resources expended derive from continuing activities.

Bradford Metropolitan Food Bank
Balance sheet
as at 31 December 2024

		2024 Total £	2023 Total £
Fixed assets			
Tangible assets	(4)	-	720
Total fixed assets		<u>-</u>	<u>720</u>
Current assets			
Debtors and prepayments	(5)	10,076	9,995
Cash at bank and in hand		80,046	84,991
Total current assets		<u>90,122</u>	<u>94,986</u>
Current liabilities:			
amounts falling due within one year			
Creditors and accruals	(6)	5,231	5,493
Total current liabilities		<u>5,231</u>	<u>5,493</u>
Net current assets / (liabilities)		<u>84,891</u>	<u>89,493</u>
Net assets		<u>84,891</u>	<u>90,213</u>
Funds			
Unrestricted funds		84,891	90,213
Restricted funds		-	-
Total funds		<u>84,891</u>	<u>90,213</u>

The financial statements were approved by the board of trustees on 19/5/2025

John Henkel (Trustee)

Bradford Metropolitan Food Bank

Notes to the accounts

for the year ended 31 December 2024

1 Accounting policies

Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice:

Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

There has been no change to the accounting policies since last year.

No changes have been made to the accounts for previous years.

Going concern

The trustees are satisfied that there are no material uncertainties about the charity's ability to continue.

Incoming resources

All incoming resources are included in the Statement of Financial Activities (SOFA) when the charity becomes entitled to the resources, if it is more likely than not that the trustees will receive the resources and the monetary value can be measured with sufficient reliability.

Grants and donations

Grants and donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

Where grants are related to performance and specific deliverables, they are accounted for as the charity earns the right to consideration by its performance.

Donated assets, facilities or services are valued at their estimated value to the charity. This is the price that the charity estimates it would pay in the open market for equivalent items; or services and facilities of equivalent utility to the charity.

Expenditure and liabilities

Expenditure is recognised on an accrual basis as a liability is incurred. Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out the resources and the amount of the obligation can be measured with reasonable certainty.

Taxation

As a charity the organisation benefits from rates relief and is generally exempt from income tax and capital gains tax but not from VAT. Irrecoverable VAT is included in the cost of those items to which it relates.

Tangible fixed assets

Tangible fixed assets costing more than £1,000 are capitalised and included at cost including any incidental expenses of acquisition. Gifted assets are shown at the value to the charity on receipt.

Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost on a straight line basis over their expected useful economic lives as follows:

Warehouse equipment: over 4 years

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

Further explanation of the nature and purpose of each fund is included in the notes to the accounts.

Bradford Metropolitan Food Bank
Notes to the accounts continued
for the year ended 31 December 2024

2 Donations

	2024 Total funds £	2023 Total funds £
Donations from:		
Individuals	63,489	64,839
Corporate organisations	1,963	9,100
Other organisations	3,160	5,275
	<u>68,612</u>	<u>79,214</u>

3 Donated food for redistribution

Most of the food distributed by the charity is donated in kind and its value is calculated on the assumption that, on average, each food bag prepared is worth £15.45 (2023 - £15). The estimated value of donated food has been calculated as follows:

	2024 £	2023 £
Number of food bags prepared	15,370	16,462
Estimated value at £15.45 per bag	237,467	246,930
Less food purchased for distribution	<u>(45,502)</u>	<u>(77,405)</u>
Estimated value of donated food stuffs	<u>207,335</u>	<u>185,987</u>

4 Tangible assets

	Warehouse equipment	Total
<u>Cost</u>	£	£
At 1 January 2024	2,880	2,880
Additions	-	-
At 31 December 2024	<u>2,880</u>	<u>2,880</u>
<u>Depreciation</u>		
At 1 January 2024	2,160	2,160
Charge for year	720	720
At 31 December 2024	<u>2,880</u>	<u>2,880</u>
<u>Net book value</u>		
At 31 December 2024	<u>-</u>	<u>-</u>
At 31 December 2023	<u>720</u>	<u>720</u>

5 Debtors and prepayments

	2024 £	2023 £
Prepayments	292	267
Other debtors	9,784	9,728
	<u>10,076</u>	<u>9,995</u>

Bradford Metropolitan Food Bank
Notes to the accounts continued
for the year ended 31 December 2024

6 Creditors and accruals

	2024	2023
	£	£
Creditors	4,385	4,713
Accruals	846	780
	<u>5,231</u>	<u>5,493</u>

7 Related party transactions

Trustee expenses

No trustee received any expenses during this year or the previous year.

Trustee remuneration and benefits

No trustee received any remuneration or benefit during this or the previous year.

Other transactions with trustees or related parties

			2024	2023
			£	£
Name of related party	Relationship to charity	Description of transaction		
Youthtrain Limited	Julie Woodhurst is a trustee of the CIO and a director with significant influence of Youthtrain Limited	Provision of Food Bank co-ordination services	21,770	20,020
			<u>21,770</u>	<u>20,020</u>

Bradford Metropolitan Food Bank

Independent examiner's report to the trustees of Bradford Metropolitan Food Bank

I report to the charity trustees on my examination of the accounts of the CIO for the year ended 31 December 2024, which are set out on pages 7 to 11.

Responsibilities and basis of report

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Independent examiner's statement

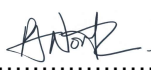
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I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed: 

Name: Rhys North ACA

28/5/2025

West Yorkshire Community Accountancy Service CIO

Stringer House
34 Lupton Street
Leeds
LS10 2QW

Accounts

Bradford Metropolitan Food Bank

Charity number 1120018

Annual Report and Financial Statements

for the year ended 31 December 2023



Bradford Metropolitan Food Bank

Annual Report and Financial Statements for the year ended 31 December 2023

Contents	Page
Trustees' report	2 to 5
Examiner's report	6
Statement of financial activities	7
Balance sheet	8
Notes to the accounts	9 to 11

Prepared by West Yorkshire Community Accountancy Service CIO

Bradford Metropolitan Food Bank

Trustees' report for the year ended 31 December 2023

Reference and administrative details of the charity, its trustees and advisors

The trustees during the financial year and up to and including the date the report was approved were:

Name	Position	Dates
Graham Walker	Chair	
John Henkel	Treasurer	
Helen Lynskey	Secretary	
Lashman Singh		
Frances Atkins		Resigned 5 June 2023
Steven Barnbrook		
Kenneth Leach		
Julie Woodhurst		
Rob Edwards		Resigned 20 September 2023
Charity number	1120018	Registered in England and Wales

Registered and principal address	Bankers
Girlington Community Centre	Co-operative Bank plc
Girlington Road	1 Balloon Street
Bradford	Manchester
BD8 9NN	M60 1GP

Independent examiner

Rhys North ACA

West Yorkshire Community Accountancy Service CIO

Stringer House
34 Lupton Street
Leeds
LS10 2QW

Structure, governance and management

The charity is a Charitable Incorporated Organisation (CIO) foundation and is governed by a constitution, as amended 6 June 2022.

Method of recruitment and appointment of trustees

The trustees of the charity are appointed by a resolution passed at a properly convened meeting of the charity trustees.

Bradford Metropolitan Food Bank

Trustees' report (continued) for the year ended 31 December 2023

Objectives and activities

The charity's objects

To provide relief from financial hardship and social and/or economic disadvantage among people living or working in the Metropolitan District of Bradford by providing such persons with goods and/or services which they could not otherwise afford through lack of means.

The charity's main activities

The Bradford Metropolitan Food Bank (BMFB) supports people across Bradford District who are experiencing food poverty through the provision of emergency food. BMFB supplements donated food with purchased food, funded through grants, donations and fund raising.

Volunteers pack c11 food items into heavy duty plastics bags for collection by registered third parties, who then distribute food to end users. Each food bag (which may be vegetarian, halal or meat/fish based) will provide a balanced, healthy diet for three days. Each bag contains information about the food content and, at times, further information about other assistance available to people in poverty.

Public benefit statement

In setting our objectives and planning our activities our Trustees have given serious consideration to the Charity Commission's general guidance on public benefit and, in particular, the relief of poverty through the collection and distribution of emergency food parcels to those requiring such assistance.

Achievements and performance

The Food Bank has continued to respond flexibly to the ever-changing demands created by the cost of living crisis.

The demand for food has continued, with many people struggling to make ends meet as price inflation continued to rise, particularly for some foods and fuel.

Around 16,500 food bags were distributed during the 2023 calendar year. Although this was a decrease compared to the previous calendar year, it still represented well over 300 bags per week, which in our view is 300 too many.

As with previous years, we were able to meet this demand as a result of the incredible generosity of individuals, businesses and organisations as well as strong support from Morrison's, St Paul's, Wibsey, St Walburga's, Shipley, Allerton Methodist Church, Printcraft, Sovereign Health Care, Rotary Club of Bradford, The Barratt Development, Inncommunities and SORM. We also wish to acknowledge the continued support from Bradford Council and individual councillors. We understand the massive financial pressures that local government is under across the country, with their funding being slashed year on year, whilst demand for their services increases. This makes their support even more appreciated. Financial support of regular or one-off donations from individual supporters has continued to provide a valuable income, more so as people struggle through the financial maelstrom of high inflation and high interest rates. We've seen a drop-off of individual food donations, but that's understandable in the current climate.

BMFB is also grateful for support from the Feeding Bradford and Keighley Network, Inn Churches and other food banks in the wider region, with whom we have a cooperative relationship, and from whom we've received significant supplies of food over the year.

However, as we'd anticipated, other sources of grant funding became less available as time progressed. Quite simply, post-Covid funding opportunities have been much reduced. The Food Bank expected this and managed finances accordingly.

Bradford Metropolitan Food Bank

Trustees' report (continued) for the year ended 31 December 2023

Achievements and performance (continued)

However, we are under no illusion that the task we face in being able to continue to provide an adequate level of food will become even more difficult with time. We also recognise that we are not an isolated player and that food poverty itself is simply one manifestation of wider financial pressures that people across the district are coming under. To this end, we continue to liaise closely with other organisations, particularly the Council, other food banks and broader partners to ensure as best we can that nobody is left unsupported. We also work closely with partners who can use our food bags as a way of removing barriers to those most in need accessing their services, for example by not missing important health appointments because they'd been forced to choose between food and public transport.

The building we use is old and has challenges, so a part of our forward strategy has been to look at ways to minimise premises risk. However, we also realise that there could well come a point when we have to look at alternative accommodation. Like everyone else, our utilities costs have risen significantly and in addition we no longer receive the 100% business rebate that we previously enjoyed as a charity.

We remain reliant on our wonderful volunteers, without whom we wouldn't be able to function. As with the previous years, we have also worked in partnership with Youthtrain, who support us to coordinate volunteers and, crucially, buy food in the best available volume for the best available price. This has produced valuable savings as well as avoiding shortages of key foods.

Board meetings continue to remain virtual in the main, but individual board members devote significant time working on different aspects of management of the organisation and maintenance of external relationships.

We continue to adopt a robust approach to managing our finances and assessing risk, operating with the knowledge that things will become even tougher over the coming year, if not longer. New food check processes due to Brexit and a poor winter for planting mean that inflationary pressures on food prices are likely to increase again throughout 2024. It's important that we maintain sufficient resources to respond to such challenges whilst at the same time ensuring that we are fully financially accountable to those who support us. This includes regularly reviewing our reserves policy to ensure that we are using our funds to the best possible effect.

We're under no illusion that mythical sunlit uplands are just over the horizon. Things will be tough for a lot of people for a long time to come.

We continue to increase our reach on social media platforms, an increasingly important part of our communications and relationship management approach, although we recognise that we need to continue to sustain the real world partnerships that we were able to nurture pre-pandemic and pre-financial crisis, especially with organisations who provided regular donations of food.

We are under no illusion as to the extent of the difficulties that the future holds for the people we seek to help, but we believe that our management of our assets and the support of so many amazing people means that we can continue to try to make a real difference to the lives of so many people in the Bradford District.

Financial review

The net expenditure for the year was £25,685, all relating to unrestricted funds.

Bradford Metropolitan Food Bank

Trustees' report (continued) for the year ended 31 December 2023

Reserves policy

The charity's free reserves, excluding fixed assets, at the year end were £89,493.

We are a small charity with irregular patterns of income. We receive some income from small regular donations. These are reasonably predictable and, at the current level of c£4,000 per month, represent approximately 70% of our annual income. We also receive some one-off donations. This is less reliable. Finally, we bid for grants to deliver specific projects or to provide basic funding.

We have a contract with a provider who supplies a day-to-day management resource, and have the usual overheads such as insurance and utilities. As such, we are able to make a relatively stable and predictable forecast of expenditure in normal circumstances. We have a finance item at all Board meetings, at which our Treasurer reports on income and expenditure and makes recommendations of any corrective actions required.

Despite being a small organisation, the service which we deliver is one with a wide reach, which helps those most at need at a critical time in their lives, and which resonates with many in positions of influence. It is therefore important that our Reserves Policy is based upon being able to maintain that service delivery even through a period when income is reduced, or demand is increased. It is our view, based on a risk analysis and historic income and expenditure figures, that a minimum reserve balance should reflect:

- Two months expenditure on the Food Bank support contract, to allow time to make alternative arrangements and to give the required notice
- One month's expenditure on other 'variable' cost items, such as food purchase and the Food Bank support contract (which can be terminated with one month's notice)
- 12 months expenditure on 'fixed cost' items, such as insurance, utilities, external examination, and business rates (should we only be afforded mandatory business rate relief)
- A small amount (c 5%) for contingency, to cover expenditure such as repairs or incidental expenditure on items such as bags or string.

This provision allows the Food Bank to maintain its medium-term viability (which requires a physical storage facility) by adjusting food purchase (and hence provision) to match income (from donations or grants) in the light of prevailing circumstances. It should be noted that the Food Bank also distributes substantial amounts of donated food.

This approach excludes any Food Bank's limited fixed assets, as well as committed elements of Unrestricted Funds and any Designated Funds identified and approved by the Committee. For the 2024 financial year, this sum required by the reserves policy amounts to £19,907. The Treasurer will review the Reserves Policy and balances on an annual basis and make recommendations to the Board as necessary.

The trustees recognise that the current level of reserves exceed the target reserves level. With this in mind a deficit budget of £40,300 has been agreed for 2024. The trustees also recognise that in future years additional cost pressures are likely to affect the charity as Council support for food is likely to reduce and the charity may have to consider relocating to new premises. Given this position the trustees plan to review their reserves position to determine what actions are needed both in terms of re-assessing their reserves policy and taking any necessary actions to manage their reserves against the target level.

Approved by the board of trustees on 10/06/2024

John Henkel (Trustee)

Bradford Metropolitan Food Bank

Independent examiner's report to the trustees of Bradford Metropolitan Food Bank

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I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Rhys North ACA

19/06/2024

West Yorkshire Community Accountancy Service CIO

Stringer House
34 Lupton Street
Leeds
LS10 2QW

Bradford Metropolitan Food Bank
Statement of Financial Activities
(including summary income and expenditure account)
for the year ended 31 December 2023

	Notes	2023 Total funds £	2022 Total funds £
Income from:			
Donations	(2)	79,214	95,241
Donated food for distribution	(3)	185,937	307,863
Fundraising income		-	50
Bank Interest		693	66
Insurance claim		-	4,772
Total income		265,844	407,992
Expenditure on:			
Purchase of food for distribution		77,405	43,554
Donated food distributed	(3)	185,937	307,863
Materials and resources		1,056	410
Utilities and trade waste		2,088	1,552
Administration		102	137
Insurance		263	239
Independent examination		780	780
Food bank co-ordination fee		20,020	18,200
Depreciation		720	720
Bank Charges		24	69
Rates		3,134	-
Total expenditure		291,529	373,524
Net income / (expenditure)		(25,685)	34,468
Fund balances brought forward		115,898	81,430
Fund balances carried forward		90,213	115,898

All incoming resources and resources expended derive from continuing activities.

Bradford Metropolitan Food Bank
Balance sheet
as at 31 December 2023

	Notes	2023 Total £	2022 Total £
Fixed assets			
Tangible assets	(4)	720	1,440
Total fixed assets		<u>720</u>	<u>1,440</u>
Current assets			
Debtors and prepayments	(5)	9,995	25,038
Cash at bank and in hand		84,991	95,040
Total current assets		<u>94,986</u>	<u>120,078</u>
Current liabilities:			
amounts falling due within one year			
Creditors and accruals	(6)	5,493	5,620
Total current liabilities		<u>5,493</u>	<u>5,620</u>
Net current assets / (liabilities)		<u>89,493</u>	<u>114,458</u>
Net assets		<u>90,213</u>	<u>115,898</u>
Funds			
Unrestricted funds		90,213	115,898
Restricted funds		-	-
Total funds		<u>90,213</u>	<u>115,898</u>

The financial statements were approved by the board of trustees on 10/06/2024

John Henkel (Trustee)

Bradford Metropolitan Food Bank

Notes to the accounts

for the year ended 31 December 2023

1 Accounting policies

Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice:

Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

There has been no change to the accounting policies since last year.

No changes have been made to the accounts for previous years.

Going concern

The trustees are satisfied that there are no material uncertainties about the charity's ability to continue.

Incoming resources

All incoming resources are included in the Statement of Financial Activities (SOFA) when the charity becomes entitled to the resources, if it is more likely than not that the trustees will receive the resources and the monetary value can be measured with sufficient reliability.

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Grants and donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

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Donated assets, facilities or services are valued at their estimated value to the charity. This is the price that the charity estimates it would pay in the open market for equivalent items; or services and facilities of equivalent utility to the charity.

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Expenditure is recognised on an accrual basis as a liability is incurred. Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out the resources and the amount of the obligation can be measured with reasonable certainty.

Taxation

As a charity the organisation benefits from rates relief and is generally exempt from income tax and capital gains tax but not from VAT. Irrecoverable VAT is included in the cost of those items to which it relates.

Tangible fixed assets

Tangible fixed assets costing more than £1,000 are capitalised and included at cost including any incidental expenses of acquisition. Gifted assets are shown at the value to the charity on receipt. Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost on a straight line basis over their expected useful economic lives as follows:

Warehouse equipment: over 4 years

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

Further explanation of the nature and purpose of each fund is included in the notes to the accounts.

Bradford Metropolitan Food Bank
Notes to the accounts continued
for the year ended 31 December 2023

2 Donations

	2023 Total funds £	2022 Total funds £
Donations from:		
Individuals	64,839	81,911
Corporate organisations	9,100	9,352
Other organisations	5,275	3,978
	<u>79,214</u>	<u>95,241</u>

3 Donated food for redistribution

Most of the food distributed by the charity is donated in kind and its value is calculated on the assumption that, on average, each food bag prepared is worth £15 (2022 - £15.50). The estimated value of donated food has been calculated as follows:

	2023 £	2022 £
Number of food bags prepared	16,462	21,298
Estimated value at £15 per bag	246,930	330,119
Less food purchased for distribution	(77,405)	(43,554)
Estimated value of donated food stuffs	<u>185,987</u>	<u>307,863</u>

4 Tangible assets

	Warehouse equipment £	Total £
<u>Cost</u>		
At 1 January 2023	2,880	2,880
Additions	-	-
At 31 December 2023	<u>2,880</u>	<u>2,880</u>
<u>Depreciation</u>		
At 1 January 2023	1,440	1,440
Charge for year	720	720
At 31 December 2023	<u>2,160</u>	<u>2,160</u>
<u>Net book value</u>		
At 31 December 2023	<u>720</u>	<u>720</u>
At 31 December 2022	<u>1,440</u>	<u>1,440</u>

5 Debtors and prepayments

	2023 £	2022 £
Prepayments	267	238
Other debtors	9,728	24,800
	<u>9,995</u>	<u>25,038</u>

Bradford Metropolitan Food Bank
Notes to the accounts continued
for the year ended 31 December 2023

6 Creditors and accruals

	2023	2022
	£	£
Creditors	4,713	4,840
Accruals	780	780
	<u>5,493</u>	<u>5,620</u>

7 Related party transactions

Trustee expenses

No trustee received any expenses during this year or the previous year.

Trustee remuneration and benefits

No trustee received any remuneration or benefit during this or the previous year.

Other transactions with trustees or related parties

		2023	2022
		£	£
Name of related party	Relationship to charity	Description of transaction	
Youthtrain Limited	Julie Woodhurst is a trustee of the CIO and a director with significant influence of Youthtrain Limited	Provision of Food Bank co-ordination services	
		20,020	18,200
		<u>20,020</u>	<u>18,200</u>

Bradford Metropolitan Food Bank

Charity number 1120018

Annual Report and Financial Statements

for the year ended 31 December 2023



Bradford Metropolitan Food Bank

Annual Report and Financial Statements for the year ended 31 December 2023

Contents	Page
Trustees' report	2 to 5
Examiner's report	6
Statement of financial activities	7
Balance sheet	8
Notes to the accounts	9 to 11

Prepared by West Yorkshire Community Accountancy Service CIO

Bradford Metropolitan Food Bank

Trustees' report for the year ended 31 December 2023

Reference and administrative details of the charity, its trustees and advisors

The trustees during the financial year and up to and including the date the report was approved were:

Name	Position	Dates
Graham Walker	Chair	
John Henkel	Treasurer	
Helen Lynskey	Secretary	
Lashman Singh		
Frances Atkins		Resigned 5 June 2023
Steven Barnbrook		
Kenneth Leach		
Julie Woodhurst		
Rob Edwards		Resigned 20 September 2023
Charity number	1120018	Registered in England and Wales

Registered and principal address	Bankers
Girlington Community Centre	Co-operative Bank plc
Girlington Road	1 Balloon Street
Bradford	Manchester
BD8 9NN	M60 1GP

Independent examiner

Rhys North ACA

West Yorkshire Community Accountancy Service CIO

Stringer House
34 Lupton Street
Leeds
LS10 2QW

Structure, governance and management

The charity is a Charitable Incorporated Organisation (CIO) foundation and is governed by a constitution, as amended 6 June 2022.

Method of recruitment and appointment of trustees

The trustees of the charity are appointed by a resolution passed at a properly convened meeting of the charity trustees.

Bradford Metropolitan Food Bank

Trustees' report (continued) for the year ended 31 December 2023

Objectives and activities

The charity's objects

To provide relief from financial hardship and social and/or economic disadvantage among people living or working in the Metropolitan District of Bradford by providing such persons with goods and/or services which they could not otherwise afford through lack of means.

The charity's main activities

The Bradford Metropolitan Food Bank (BMFB) supports people across Bradford District who are experiencing food poverty through the provision of emergency food. BMFB supplements donated food with purchased food, funded through grants, donations and fund raising.

Volunteers pack c11 food items into heavy duty plastics bags for collection by registered third parties, who then distribute food to end users. Each food bag (which may be vegetarian, halal or meat/fish based) will provide a balanced, healthy diet for three days. Each bag contains information about the food content and, at times, further information about other assistance available to people in poverty.

Public benefit statement

In setting our objectives and planning our activities our Trustees have given serious consideration to the Charity Commission's general guidance on public benefit and, in particular, the relief of poverty through the collection and distribution of emergency food parcels to those requiring such assistance.

Achievements and performance

The Food Bank has continued to respond flexibly to the ever-changing demands created by the cost of living crisis.

The demand for food has continued, with many people struggling to make ends meet as price inflation continued to rise, particularly for some foods and fuel.

Around 16,500 food bags were distributed during the 2023 calendar year. Although this was a decrease compared to the previous calendar year, it still represented well over 300 bags per week, which in our view is 300 too many.

As with previous years, we were able to meet this demand as a result of the incredible generosity of individuals, businesses and organisations as well as strong support from Morrison's, St Paul's, Wibsey, St Walburga's, Shipley, Allerton Methodist Church, Printcraft, Sovereign Health Care, Rotary Club of Bradford, The Barratt Development, Inncommunities and SORM. We also wish to acknowledge the continued support from Bradford Council and individual councillors. We understand the massive financial pressures that local government is under across the country, with their funding being slashed year on year, whilst demand for their services increases. This makes their support even more appreciated. Financial support of regular or one-off donations from individual supporters has continued to provide a valuable income, more so as people struggle through the financial maelstrom of high inflation and high interest rates. We've seen a drop-off of individual food donations, but that's understandable in the current climate.

BMFB is also grateful for support from the Feeding Bradford and Keighley Network, Inn Churches and other food banks in the wider region, with whom we have a cooperative relationship, and from whom we've received significant supplies of food over the year.

However, as we'd anticipated, other sources of grant funding became less available as time progressed. Quite simply, post-Covid funding opportunities have been much reduced. The Food Bank expected this and managed finances accordingly.

Bradford Metropolitan Food Bank

Trustees' report (continued) for the year ended 31 December 2023

Achievements and performance (continued)

However, we are under no illusion that the task we face in being able to continue to provide an adequate level of food will become even more difficult with time. We also recognise that we are not an isolated player and that food poverty itself is simply one manifestation of wider financial pressures that people across the district are coming under. To this end, we continue to liaise closely with other organisations, particularly the Council, other food banks and broader partners to ensure as best we can that nobody is left unsupported. We also work closely with partners who can use our food bags as a way of removing barriers to those most in need accessing their services, for example by not missing important health appointments because they'd been forced to choose between food and public transport.

The building we use is old and has challenges, so a part of our forward strategy has been to look at ways to minimise premises risk. However, we also realise that there could well come a point when we have to look at alternative accommodation. Like everyone else, our utilities costs have risen significantly and in addition we no longer receive the 100% business rebate that we previously enjoyed as a charity.

We remain reliant on our wonderful volunteers, without whom we wouldn't be able to function. As with the previous years, we have also worked in partnership with Youthtrain, who support us to coordinate volunteers and, crucially, buy food in the best available volume for the best available price. This has produced valuable savings as well as avoiding shortages of key foods.

Board meetings continue to remain virtual in the main, but individual board members devote significant time working on different aspects of management of the organisation and maintenance of external relationships.

We continue to adopt a robust approach to managing our finances and assessing risk, operating with the knowledge that things will become even tougher over the coming year, if not longer. New food check processes due to Brexit and a poor winter for planting mean that inflationary pressures on food prices are likely to increase again throughout 2024. It's important that we maintain sufficient resources to respond to such challenges whilst at the same time ensuring that we are fully financially accountable to those who support us. This includes regularly reviewing our reserves policy to ensure that we are using our funds to the best possible effect.

We're under no illusion that mythical sunlit uplands are just over the horizon. Things will be tough for a lot of people for a long time to come.

We continue to increase our reach on social media platforms, an increasingly important part of our communications and relationship management approach, although we recognise that we need to continue to sustain the real world partnerships that we were able to nurture pre-pandemic and pre-financial crisis, especially with organisations who provided regular donations of food.

We are under no illusion as to the extent of the difficulties that the future holds for the people we seek to help, but we believe that our management of our assets and the support of so many amazing people means that we can continue to try to make a real difference to the lives of so many people in the Bradford District.

Financial review

The net expenditure for the year was £25,685, all relating to unrestricted funds.

Bradford Metropolitan Food Bank

Trustees' report (continued) for the year ended 31 December 2023

Reserves policy

The charity's free reserves, excluding fixed assets, at the year end were £89,493.

We are a small charity with irregular patterns of income. We receive some income from small regular donations. These are reasonably predictable and, at the current level of c£4,000 per month, represent approximately 70% of our annual income. We also receive some one-off donations. This is less reliable. Finally, we bid for grants to deliver specific projects or to provide basic funding.

We have a contract with a provider who supplies a day-to-day management resource, and have the usual overheads such as insurance and utilities. As such, we are able to make a relatively stable and predictable forecast of expenditure in normal circumstances. We have a finance item at all Board meetings, at which our Treasurer reports on income and expenditure and makes recommendations of any corrective actions required.

Despite being a small organisation, the service which we deliver is one with a wide reach, which helps those most at need at a critical time in their lives, and which resonates with many in positions of influence. It is therefore important that our Reserves Policy is based upon being able to maintain that service delivery even through a period when income is reduced, or demand is increased. It is our view, based on a risk analysis and historic income and expenditure figures, that a minimum reserve balance should reflect:

- Two months expenditure on the Food Bank support contract, to allow time to make alternative arrangements and to give the required notice
- One month's expenditure on other 'variable' cost items, such as food purchase and the Food Bank support contract (which can be terminated with one month's notice)
- 12 months expenditure on 'fixed cost' items, such as insurance, utilities, external examination, and business rates (should we only be afforded mandatory business rate relief)
- A small amount (c 5%) for contingency, to cover expenditure such as repairs or incidental expenditure on items such as bags or string.

This provision allows the Food Bank to maintain its medium-term viability (which requires a physical storage facility) by adjusting food purchase (and hence provision) to match income (from donations or grants) in the light of prevailing circumstances. It should be noted that the Food Bank also distributes substantial amounts of donated food.

This approach excludes any Food Bank's limited fixed assets, as well as committed elements of Unrestricted Funds and any Designated Funds identified and approved by the Committee. For the 2024 financial year, this sum required by the reserves policy amounts to £19,907. The Treasurer will review the Reserves Policy and balances on an annual basis and make recommendations to the Board as necessary.

The trustees recognise that the current level of reserves exceed the target reserves level. With this in mind a deficit budget of £40,300 has been agreed for 2024. The trustees also recognise that in future years additional cost pressures are likely to affect the charity as Council support for food is likely to reduce and the charity may have to consider relocating to new premises. Given this position the trustees plan to review their reserves position to determine what actions are needed both in terms of re-assessing their reserves policy and taking any necessary actions to manage their reserves against the target level.

Approved by the board of trustees on 10/06/2024

John Henkel (Trustee)

Bradford Metropolitan Food Bank

Independent examiner's report to the trustees of Bradford Metropolitan Food Bank

I report to the charity trustees on my examination of the accounts of the CIO for the year ended 31 December 2023, which are set out on pages 7 to 11.

Responsibilities and basis of report

As the charity trustees of the CIO you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the CIO's accounts as carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since the CIO's gross income exceeded £250,000 your examiner must be a fellow of a body listed in section 145 of the 2011 Act.

I confirm that I am qualified to undertake the examination because I am a fellow of ICAEW which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the Charities Act;
- 2 the accounts do not accord with those records; or
- 3 the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Rhys North ACA

19/06/2024

West Yorkshire Community Accountancy Service CIO

Stringer House
34 Lupton Street
Leeds
LS10 2QW

Bradford Metropolitan Food Bank
Statement of Financial Activities
(including summary income and expenditure account)
for the year ended 31 December 2023

	Notes	2023 Total funds £	2022 Total funds £
Income from:			
Donations	(2)	79,214	95,241
Donated food for distribution	(3)	185,937	307,863
Fundraising income		-	50
Bank Interest		693	66
Insurance claim		-	4,772
Total income		265,844	407,992
Expenditure on:			
Purchase of food for distribution		77,405	43,554
Donated food distributed	(3)	185,937	307,863
Materials and resources		1,056	410
Utilities and trade waste		2,088	1,552
Administration		102	137
Insurance		263	239
Independent examination		780	780
Food bank co-ordination fee		20,020	18,200
Depreciation		720	720
Bank Charges		24	69
Rates		3,134	-
Total expenditure		291,529	373,524
Net income / (expenditure)		(25,685)	34,468
Fund balances brought forward		115,898	81,430
Fund balances carried forward		90,213	115,898

All incoming resources and resources expended derive from continuing activities.

Bradford Metropolitan Food Bank
Balance sheet
as at 31 December 2023

	Notes	2023 Total £	2022 Total £
Fixed assets			
Tangible assets	(4)	720	1,440
Total fixed assets		<u>720</u>	<u>1,440</u>
Current assets			
Debtors and prepayments	(5)	9,995	25,038
Cash at bank and in hand		84,991	95,040
Total current assets		<u>94,986</u>	<u>120,078</u>
Current liabilities:			
amounts falling due within one year			
Creditors and accruals	(6)	5,493	5,620
Total current liabilities		<u>5,493</u>	<u>5,620</u>
Net current assets / (liabilities)		<u>89,493</u>	<u>114,458</u>
Net assets		<u>90,213</u>	<u>115,898</u>
Funds			
Unrestricted funds		90,213	115,898
Restricted funds		-	-
Total funds		<u>90,213</u>	<u>115,898</u>

The financial statements were approved by the board of trustees on 10/06/2024

John Henkel (Trustee)

Bradford Metropolitan Food Bank

Notes to the accounts

for the year ended 31 December 2023

1 Accounting policies

Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice:

Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

There has been no change to the accounting policies since last year.

No changes have been made to the accounts for previous years.

Going concern

The trustees are satisfied that there are no material uncertainties about the charity's ability to continue.

Incoming resources

All incoming resources are included in the Statement of Financial Activities (SOFA) when the charity becomes entitled to the resources, if it is more likely than not that the trustees will receive the resources and the monetary value can be measured with sufficient reliability.

Grants and donations

Grants and donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

Where grants are related to performance and specific deliverables, they are accounted for as the charity earns the right to consideration by its performance.

Donated assets, facilities or services are valued at their estimated value to the charity. This is the price that the charity estimates it would pay in the open market for equivalent items; or services and facilities of equivalent utility to the charity.

Expenditure and liabilities

Expenditure is recognised on an accrual basis as a liability is incurred. Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out the resources and the amount of the obligation can be measured with reasonable certainty.

Taxation

As a charity the organisation benefits from rates relief and is generally exempt from income tax and capital gains tax but not from VAT. Irrecoverable VAT is included in the cost of those items to which it relates.

Tangible fixed assets

Tangible fixed assets costing more than £1,000 are capitalised and included at cost including any incidental expenses of acquisition. Gifted assets are shown at the value to the charity on receipt. Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost on a straight line basis over their expected useful economic lives as follows:

Warehouse equipment: over 4 years

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

Further explanation of the nature and purpose of each fund is included in the notes to the accounts.

Bradford Metropolitan Food Bank
Notes to the accounts continued
for the year ended 31 December 2023

2 Donations

	2023 Total funds £	2022 Total funds £
Donations from:		
Individuals	64,839	81,911
Corporate organisations	9,100	9,352
Other organisations	5,275	3,978
	<u>79,214</u>	<u>95,241</u>

3 Donated food for redistribution

Most of the food distributed by the charity is donated in kind and its value is calculated on the assumption that, on average, each food bag prepared is worth £15 (2022 - £15.50). The estimated value of donated food has been calculated as follows:

	2023 £	2022 £
Number of food bags prepared	16,462	21,298
Estimated value at £15 per bag	246,930	330,119
Less food purchased for distribution	(77,405)	(43,554)
Estimated value of donated food stuffs	<u>185,987</u>	<u>307,863</u>

4 Tangible assets

	Warehouse equipment £	Total £
<u>Cost</u>		
At 1 January 2023	2,880	2,880
Additions	-	-
At 31 December 2023	<u>2,880</u>	<u>2,880</u>
<u>Depreciation</u>		
At 1 January 2023	1,440	1,440
Charge for year	720	720
At 31 December 2023	<u>2,160</u>	<u>2,160</u>
<u>Net book value</u>		
At 31 December 2023	<u>720</u>	<u>720</u>
At 31 December 2022	<u>1,440</u>	<u>1,440</u>

5 Debtors and prepayments

	2023 £	2022 £
Prepayments	267	238
Other debtors	9,728	24,800
	<u>9,995</u>	<u>25,038</u>

Bradford Metropolitan Food Bank
Notes to the accounts continued
for the year ended 31 December 2023

6 Creditors and accruals

	2023	2022
	£	£
Creditors	4,713	4,840
Accruals	780	780
	<u>5,493</u>	<u>5,620</u>

7 Related party transactions

Trustee expenses

No trustee received any expenses during this year or the previous year.

Trustee remuneration and benefits

No trustee received any remuneration or benefit during this or the previous year.

Other transactions with trustees or related parties

		2023	2022
		£	£
Name of related party	Relationship to charity	Description of transaction	
Youthtrain Limited	Julie Woodhurst is a trustee of the CIO and a director with significant influence of Youthtrain Limited	Provision of Food Bank co-ordination services	
		20,020	18,200
		<u>20,020</u>	<u>18,200</u>

Bradford Metropolitan Food Bank

Independent examiner's report to the trustees of Bradford Metropolitan Food Bank

I report to the charity trustees on my examination of the accounts of the CIO for the year ended 31 December 2023, which are set out on pages 7 to 11.

Responsibilities and basis of report

As the charity trustees of the CIO you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the CIO's accounts as carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since the CIO's gross income exceeded £250,000 your examiner must be a fellow of a body listed in section 145 of the 2011 Act.

I confirm that I am qualified to undertake the examination because I am a fellow of ICAEW which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the Charities Act;
- 2 the accounts do not accord with those records; or
- 3 the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed: 

Name: Rhys North ACA

19/06/2024

West Yorkshire Community Accountancy Service CIO

Stringer House
34 Lupton Street
Leeds
LS10 2QW

Accounts

Bradford Metropolitan Food Bank

Charity number 1120018

Annual Report and Financial Statements

for the year ended 31 December 2022



West Yorkshire Community Accounting Service

Bradford Metropolitan Food Bank

Annual Report and Financial Statements for the year ended 31 December 2022

Contents	Page
Trustees' report	2 to 5
Examiner's report	6
Statement of financial activities	7
Balance sheet	8
Notes to the accounts	9 to 12

Prepared by West Yorkshire Community Accountancy Service CIO

Bradford Metropolitan Food Bank

Trustees' report for the year ended 31 December 2022

Reference and administrative details of the charity, its trustees and advisors

The trustees during the financial year and up to and including the date the report was approved were:

Name	Position	Dates
Graham Walker	Chair	From 6 June 2022
Lashman Singh	Chair	To 6 June 2022
John Henkel	Treasurer	
Helen Lynskey	Secretary	
Frances Atkins		
Steven Barnbrook		
Kenneth Leach		
Julie Woodhurst		
Rob Edwards		

Charity number 1120018 Registered in England and Wales

Registered and principal address	Bankers
Girlington Community Centre Girlington Road Bradford BD8 9NN	Co-operative Bank plc 1 Balloon Street Manchester M60 1GP

Independent examiner

Rhys North ACA

West Yorkshire Community Accountancy Service CIO

Stringer House
34 Lupton Street
Leeds
LS10 2QW

Structure, governance and management

The charity is a Charitable Incorporated Organisation (CIO) foundation and is governed by a constitution, as amended 6 June 2022.

Method of recruitment and appointment of trustees

The trustees of the charity are appointed by a resolution passed at a properly convened meeting of the charity trustees.

Objectives and activities

The charity's objects

To provide relief from financial hardship and social and/or economic disadvantage among people living or working in the Metropolitan District of Bradford by providing such persons with goods and/or services which they could not otherwise afford through lack of means.

Bradford Metropolitan Food Bank

Trustees' report (continued) for the year ended 31 December 2022

Objectives and activities continued

The charity's main activities

The Bradford Metropolitan Food Bank (BMFB) supports people across Bradford District who are experiencing food poverty through the provision of emergency food. BMFB supplements donated food with purchased food, funded through grants, donations and fund raising.

Volunteers pack c11 food items into heavy duty plastics bags for collection by registered third parties, who then distribute food to end users. Each food bag (which may be vegetarian, halal or meat/fish based) will provide a balanced, healthy diet for three days. Each bag contains information about the food content and, at times, further information about other assistance available to people in poverty.

Public benefit statement

In setting our objectives and planning our activities our Trustees have given serious consideration to the Charity Commission's general guidance on public benefit and, in particular, the relief of poverty through the collection and distribution of emergency food parcels to those requiring such assistance.

Achievements and performance

The Food Bank has continued to respond flexibly to the ever-changing demands created by the cost of living crisis.

The demand for food has continued to increase significantly as price inflation continued to rise, particularly for some foods and fuel.

Around 21,300 food bags were distributed during the 2022 calendar year, an increase of over 12% compared to the previous calendar year, and a continuation of the pattern of increasing demand which we have witnessed over many successive years.

BMFB was able to meet this increased demand as a result of the incredible generosity of individuals, businesses and organisations as well as strong support from Bradford Council, individual councillors, as well as local churches, companies and other organisations, including Shipley Town Council. Gift Aid is claimed retrospectively on eligible donations.

The requirement to buy food was reduced as a result of support from Bradford Council for centralised procurement.

BMFB is also grateful for support from the Bradford Food Network and other food banks in the wider region, with whom we have a cooperative relationship.

Significantly, however, other sources of grant funding became less available as the year progressed. The Food Bank had anticipated this and managed finances accordingly.

However, we are under no illusion that the task we face in being able to continue to provide a rising level of food will become even more difficult with time. We also recognise that we are not an isolated player and that food poverty itself is simply one manifestation of wider financial pressures that people across the district are coming under. To this end, we continue to liaise closely with other organisations, particularly Bradford Council, other food banks and broader partners to ensure as best we can that nobody is left unsupported.

One additional strain put upon us in 2022 was a devastating flood caused by burst pipes from the old plumbing just before Christmas, which damaged food stocks and also floor coverings. Not all the damage was covered by our insurance. The building we use is old and has many structural challenges, so a part of our forward strategy will be to look at ways to minimise premises risk.

We remain reliant on our wonderful volunteers, without whom we wouldn't be able to function. As with the previous year, we have also used paid support from Youthtrain to coordinate volunteers, schedule third party collections and, crucially, buy food in the best available volume for the best available price. This has produced valuable savings as well as avoiding shortages of key foods.

Board meetings continue to remain virtual in the main, but individual board members devote significant time working on different aspects of management of the organisation and maintenance of external relationships.

Bradford Metropolitan Food Bank

Trustees' report (continued) for the year ended 31 December 2022

Objectives and activities

Achievements and performance continued

We continue to adopt a robust approach to managing our finances and assessing risk, operating with the knowledge that things will become even tougher over the coming years. In 2022 £20,000 was transferred to our current account from our deposit savings account to ensure we were able to source food.

We continue to increase our reach on social media platforms, an increasingly important part of our communications and relationship management approach, although we recognise that we need to rebuild some of the real-world partnerships that we were able to nurture pre-pandemic, especially with organisations who provided regular donations of food.

We are under no illusion as to the extent of the difficulties that the future holds for the people we seek to help, but we believe that our management of our assets and the support of so many amazing people means that we can continue to try to make a real difference to the lives of so many people in the Bradford District.

Financial review

The net income for the year was £34,468, all concerning unrestricted funds.

Reserves policy

The charity's free reserves, excluding fixed assets, at the year end were £114,458.

We are a small charity with irregular patterns of income. We receive some income from small regular donations. These are reasonably predictable and, at the current level of c£4,000 per month, represent approximately 70% of our annual income. We also receive some one-off donations. This is less reliable. Finally, we bid for grants to deliver specific projects or to provide basic funding.

We have a contract with a provider who supplies a day-to-day management resource, and have the usual overheads such as insurance and utilities. As such, we are able to make a relatively stable and predictable forecast of expenditure in normal circumstances. We have a Finance item at all Board meetings, at which our Treasurer reports on income and expenditure and makes recommendations of any corrective actions required.

Despite being a small organisation, the service which we deliver is one with a wide reach, which helps those most at need at a critical time in their lives, and which resonates with many in positions of influence. It is therefore important that our Reserves Policy is based upon being able to maintain that service delivery even through a period when income is reduced, or demand is increased. It is our view, based on a risk analysis and historic income and expenditure figures, that a minimum reserve balance should reflect:

- Two months expenditure on the Food Bank support contract, to allow time to make alternative arrangements and to give the required notice
- One month's expenditure on other 'variable' cost items, such as food purchase and the Food Bank support contract (which can be terminated with one month's notice)
- 12 months expenditure on 'fixed cost' items, such as insurance, utilities, external examination, and business rates (should we only be afforded mandatory business rate relief)
- A small amount (c 5%) for contingency, to cover expenditure such as repairs or incidental expenditure on items such as bags or string.

This provision allows the Food Bank to maintain its medium-term viability (which requires a physical storage facility) by adjusting food purchase (and hence provision) to match income (from donations or grants) in the light of prevailing circumstances. It should be noted that the Food Bank also distributes substantial amounts of donated food.

This approach excludes any Food Bank's limited fixed assets, as well as committed elements of Unrestricted Funds and any Designated Funds identified and approved by the Committee.

For the 2023 financial year, this sum required by the reserves policy amounts to £18,941.

The Treasurer will review the Reserves Policy and balances on an annual basis and make recommendations to the Board as necessary.

Bradford Metropolitan Food Bank

Trustees' report (continued) for the year ended 31 December 2022

Reserves policy continued

The trustees recognise that the current level of reserves exceed the target reserves level. With this in mind a deficit budget of £35,300 has been agreed for 2023. The trustees also recognise that in future years additional cost pressures are likely to affect the charity as Council support for food is likely to reduce and the charity may have to consider relocating to new premises. Given this position the trustees plan to review their reserves position to determine what actions are needed both in terms of re-assessing their reserves policy and taking any necessary actions to manage their reserves against the target level.

Approved by the board of trustees on 5/6/2023

John Henkel (Trustee)

Bradford Metropolitan Food Bank

Independent examiner's report to the trustees of Bradford Metropolitan Food Bank

I report to the charity trustees on my examination of the accounts of the CIO for the year ended 31 December 2022, which are set out on pages 7 to 12.

Responsibilities and basis of report

As the charity trustees of the CIO you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the CIO's accounts as carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since the CIO's gross income exceeded £250,000 your examiner must be a fellow of a body listed in section 145 of the 2011 Act.

I confirm that I am qualified to undertake the examination because I am a fellow of ICAEW which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the Charities Act;
- 2 the accounts do not accord with those records; or
- 3 the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Rhys North ACA

19/6/2023

West Yorkshire Community Accountancy Service CIO

Stringer House
34 Lupton Street
Leeds
LS10 2QW

Bradford Metropolitan Food Bank
Statement of Financial Activities
(including summary income and expenditure account)
for the year ended 31 December 2022

	Notes	2022 Total funds £	2021 Total funds £
Income from:			
Grants and donations	(2)	95,241	81,994
Donated food for distribution	(3)	307,863	227,074
Fundraising income		50	238
Rates refund		-	244
Bank Interest		66	-
Insurance claim		4,772	-
Total income		407,992	309,550
Expenditure on:			
Purchase of food for distribution	(3)	43,554	74,599
Donated food distributed		307,863	227,074
Materials and resources		410	3,192
Utilities and trade waste		1,552	1,984
Vehicle hire		-	79
Administration		137	327
Insurance		239	238
Independent examination		780	720
Food bank co-ordination fee		18,200	18,200
Depreciation		720	720
Bank Charges		69	22
Total expenditure		373,524	327,155
Net income / (expenditure)		34,468	(17,605)
Fund balances brought forward		81,430	99,035
Fund balances carried forward		115,898	81,430

All incoming resources and resources expended derive from continuing activities.

Bradford Metropolitan Food Bank
Balance sheet
as at 31 December 2022

		2022	2021
		Total	Total
		£	£
Fixed assets			
Tangible assets	(4)	1,440	2,160
Total fixed assets		<u>1,440</u>	<u>2,160</u>
Current assets			
Debtors and prepayments	(5)	25,038	4,830
Cash at bank and in hand	(6)	95,040	81,587
Total current assets		<u>120,078</u>	<u>86,417</u>
Current liabilities:			
amounts falling due within one year			
Creditors and accruals	(7)	5,620	7,147
Total current liabilities		<u>5,620</u>	<u>7,147</u>
Net current assets / (liabilities)		<u>114,458</u>	<u>79,270</u>
Net assets		<u>115,898</u>	<u>81,430</u>
Funds			
Unrestricted funds		115,898	81,430
Total funds		<u>115,898</u>	<u>81,430</u>

The financial statements were approved by the board of trustees on 5/6/2023

John Henkel (Trustee)

Bradford Metropolitan Food Bank

Notes to the accounts

for the year ended 31 December 2022

1 Accounting policies

Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

There has been no change to the accounting policies since last year.

No changes have been made to the accounts for previous years.

Going concern

The trustees are satisfied that there are no material uncertainties about the charity's ability to continue.

Incoming resources

All incoming resources are included in the Statement of Financial Activities (SOFA) when the charity becomes entitled to the resources, it is more likely than not that the trustees will receive the resources and the monetary value can be measured with sufficient reliability.

Grants and donations

Grants and donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

Where grants are related to performance and specific deliverables, they are accounted for as the charity earns the right to consideration by its performance.

Donated assets, facilities or services are valued at their estimated value to the charity. This is the price that the charity estimates it would pay in the open market for equivalent items; or services and facilities of equivalent utility to the charity.

Expenditure and liabilities

Expenditure is recognised on an accrual basis as a liability is incurred. Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out the resources and the amount of the obligation can be measured with reasonable certainty.

Taxation

As a charity the organisation benefits from rates relief and is generally exempt from income tax and capital gains tax but not from VAT. Irrecoverable VAT is included in the cost of those items to which it relates.

Tangible fixed assets

Tangible fixed assets costing more than £1,000 are capitalised and included at cost including any incidental expenses of acquisition. Gifted assets are shown at the value to the charity on receipt.

Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost on a straight line basis over their expected useful economic lives as follows:

Warehouse equipment: over 4 years

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

Further explanation of the nature and purpose of each fund is included in the notes to the accounts.

Bradford Metropolitan Food Bank

Notes to the accounts continued

for the year ended 31 December 2022

2 Grants and donations

	2022 Unrestricted funds £	2022 Restricted funds £	2022 Total funds £	2021 Total funds £
Bradford Metropolitan District Council	-		-	4,000
Donations	81,487		81,487	77,994
	<u>81,487</u>	<u>-</u>	<u>81,487</u>	<u>81,994</u>
	13754		13754	

3 Donated food for redistribution

Most of the food distributed by the charity is donated in kind and its value is calculated on the assumption that, on average, each food bag prepared is worth £15.50 (2021 - £14.85). The estimated value of donated food has been calculated as follows:

	2022 £	2021 £
Number of food bags prepared	21,298	19,033
Estimated value at £15.50 per bag	330,119	282,640
Less food purchased for distribution	(43,554)	(74,599)
Estimated value of donated food stuffs	<u>307,863</u>	<u>227,074</u>

The charity also benefits from the free use of premises in which to sort and prepare food for distribution. No financial amount is included in the accounts for this donation, as it is not considered to be material.

4 Tangible assets

	Warehouse equipment £	Total £
<u>Cost</u>		
At 1 January 2022	2,880	2,880
Additions	-	-
At 31 December 2022	<u>2,880</u>	<u>2,880</u>
<u>Depreciation</u>		
At 1 January 2022	720	720
Charge for year	720	720
At 31 December 2022	<u>1,440</u>	<u>1,440</u>
<u>Net book value</u>		
At 31 December 2022	<u>1,440</u>	<u>1,440</u>
At 31 December 2021	<u>2,160</u>	<u>2,160</u>

5 Debtors and prepayments

	2022 £	2021 £
Debtors	-	4,600
Prepayments	238	230
Other debtors	24,800	-
	<u>25,038</u>	<u>4,830</u>

Bradford Metropolitan Food Bank
Notes to the accounts continued
for the year ended 31 December 2022

6 Cash at bank and in hand	2022 £	2021 £
Cash at bank	95,040	81,587
	<u>95,040</u>	<u>81,587</u>

7 Creditors and accruals	2022 £	2021 £
Creditors	4,840	6,427
Accruals	780	720
	<u>5,620</u>	<u>7,147</u>

8 Related party transactions

Trustee expenses

No trustee received any expenses during this year or the previous year.

Trustee remuneration and benefits

No trustee received any remuneration or benefit during this or the previous year.

Other transactions with trustees or related parties			2022 £	2021 £
Name of related party	Relationship to charity	Description of transaction		
Youthtrain Limited	Julie Woodhurst is a trustee of the CIO and a director with significant influence of Youthtrain Limited	Provision of Food Bank co-ordination services	18,200	18,200
			<u>18,200</u>	<u>18,200</u>

Bradford Metropolitan Food Bank
Statement of Financial Activities including comparatives for all funds
(including summary income and expenditure account)
for the year ended 31 December 2022

	2022	2021	2022	2021	2022	2021
	Unrestricted	Unrestricted	Restricted	Restricted	Total	Total
	funds	funds	funds	funds	funds	funds
	£	£	£	£	£	£
Income						
Grants and donations	95,241	77,994	-	4,000	95,241	81,994
Donated food for distribution	307,863	227,074	-	-	307,863	227,074
Fundraising income	50	238	-	-	50	238
Rates refund	-	244	-	-	-	244
Bank Interest	66	-	-	-	66	-
Insurance claim	4,772	-	-	-	4,772	-
Total income	407,992	305,550	-	4,000	407,992	309,550
Expenditure						
Purchase of food for distribution	43,554	64,599	-	10,000	43,554	74,599
Donated food distributed	307,863	227,074	-	-	307,863	227,074
Materials and resources	410	3,192	-	-	410	3,192
Utilities and trade waste	1,552	1,984	-	-	1,552	1,984
Vehicle hire	-	79	-	-	-	79
Administration	137	327	-	-	137	327
Insurance	239	238	-	-	239	238
Independent examination	780	720	-	-	780	720
Food bank co-ordination fee	18,200	18,200	-	-	18,200	18,200
Depreciation	720	720	-	-	720	720
Bank Charges	69	22	-	-	69	22
Total expenditure	373,524	317,155	-	10,000	373,524	327,155
Net income / (expenditure)	34,468	(11,605)	-	(6,000)	34,468	(17,605)
Fund balances brought forward	81,430	93,035	-	6,000	81,430	99,035
Fund balances carried forward	115,898	81,430	-	-	115,898	81,430

Accounts

Bradford Metropolitan Food Bank

Charity number 1120018

Annual Report and Financial Statements

for the year ended 31 December 2021



West Yorkshire Community Accounting Service

Bradford Metropolitan Food Bank

Annual Report and Financial Statements for the year ended 31 December 2021

Contents	Page
Trustees' report	2 to 4
Examiner's report	5
Statement of financial activities	6
Balance sheet	7
Notes to the accounts	8 to 11

Prepared by West Yorkshire Community Accountancy Service CIO

Bradford Metropolitan Food Bank

Trustees' report for the year ended 31 December 2021

Reference and administrative details of the charity, its trustees and advisors

The trustees during the financial year and up to and including the date the report was approved were:

Name	Position	Dates
Lashman Singh	Chair	
John Henkel	Treasurer	
Helen Lynskey	Secretary	
Frances Atkins		
Steven Barnbrook		
Kenneth Leach		
Graham Walker		
Julie Woodhurst		
Rob Edwards		

Charity number 1120018 Registered in England and Wales

Registered and principal address	Bankers
Girlington Community Centre Girlington Road Bradford BD8 9NN	Co-operative Bank plc 1 Balloon Street Manchester M60 1GP

Independent examiner

Rhys North ACA

West Yorkshire Community Accountancy Service CIO

Stringer House
34 Lupton Street
Leeds
LS10 2QW

Structure, governance and management

The charity is a Charitable Incorporated Organisation (CIO) foundation and is governed by a constitution.

Method of recruitment and appointment of trustees

The trustees of the charity are appointed by a resolution passed at a properly convened meeting of the charity trustees.

Objectives and activities

The charity's objects

To provide relief from financial hardship and social and/or economic disadvantage among people living or working in the Metropolitan District of Bradford by providing such persons with goods and/or services which they could not otherwise afford through lack of means.

The charity's main activities

The Bradford Metropolitan Food Bank (BMFB) supports people across Bradford District who are experiencing food poverty through the provision of emergency food. BMFB supplements donated food with purchased food, funded through grants, donations and fund raising.

Volunteers pack c11 food items into heavy duty plastics bags for collection by registered third parties, who then distribute food to end users. Each food bag (which may be vegetarian, halal or meat/fish based) will provide a balanced, healthy diet for three days. Each bag contains information about the food content and, at times, further information about other assistance available to people in poverty.

Bradford Metropolitan Food Bank

Trustees' report (continued) for the year ended 31 December 2021

Objectives and activities continued

Public benefit statement

In setting our objectives and planning our activities our Trustees have given serious consideration to the Charity Commission's general guidance on public benefit and, in particular, the relief of poverty through the collection and distribution of emergency food parcels to those requiring such assistance.

Achievements and performance

The Food Bank has continued to respond flexibly to the ever-changing demands caused by the Covid-19 pandemic and the subsequent global economic impact, exacerbated in Britain by other factors such as Brexit.

The demand for food has continued to increase significantly as furlough schemes came to an end and price inflation continued to rise, particularly for some foods and fuel.

Over 19,000 food bags were distributed during the 2021 calendar year, a level of demand that was similar to the increased demand experienced in 2020.

BMFB was able to both meet this increased demand, as a result of the incredible generosity of individuals, businesses and organisations as well as strong support from Bradford Council and individual councillors.

The requirement to buy food was reduced as a result of support from Bradford Council for centralised procurement.

BMFB is also grateful for support from the Bradford Food Network and other food banks in the wider region, with whom we have a cooperative relationship.

Significantly, however, other sources of grant funding became less available as the year progressed, perhaps because funders adopted a "post-pandemic" mindset. The Food Bank had anticipated this and managed finances accordingly, adopting a deficit budget in 2021 and using some £20,000 of accumulated reserves to meet the increased demand. BMFB was also able to claim over £4,300 Gift Aid from HMRC to supplement individual donations.

We remain reliant on our wonderful volunteers, without whom we wouldn't be able to function. As with the previous year, we have also used paid support from Youthtrain to coordinate volunteers and, crucially, buy food in the best available volume for the best available price. This has produced valuable savings as well as avoiding shortages of key foods.

We have continued to use our newsletters and social media platforms to raise awareness of our activities, with 661 people signed up to our mailing list, 1,797 followers on Facebook and 1,230 on Twitter.

Board meetings continue to remain virtual in the main, but individual board members devote significant time working on different aspects of management of the organisation and maintenance of external relationships.

We continue to adopt a robust approach to managing our finances and assessing risk, operating with the knowledge that things will become even tougher over the coming year, if not longer.

We continue to increase our reach on social media platforms, an increasingly important part of our communications and relationship management approach, although we recognise that we need to rebuild some of the real world partnerships that we were able to nurture pre-pandemic, especially with organisations who provided regular donations of food.

We are under no illusion as to the extent of the difficulties that the future holds for the people we seek to help, but we believe that our management of our assets and the support of so many amazing people means that we can continue to try to make a real difference to the lives of so many people in the Bradford District.

Bradford Metropolitan Food Bank

Trustees' report (continued) for the year ended 31 December 2021

Financial review

The net expenditure for the year was £17,605, including net expenditure of £11,605 on unrestricted funds and net expenditure of £6,000 on restricted funds.

Reserves policy

The charity's free reserves, excluding fixed assets, at the year end were £79,270.

We are a small charity with irregular patterns of income. We receive some income from small regular donations. These are reasonably predictable and, at the current level of c£4,000 per month, represent approximately 70% of our annual income. We also receive some one-off donations. This is less reliable. Finally, we bid for grants to deliver specific projects or to provide basic funding.

We have a contract with a provider who supplies a day-to-day management resource, and have the usual overheads such as insurance and utilities. As such, we are able to make a relatively stable and predictable forecast of expenditure in normal circumstances. We have a Finance item at all Board meetings, at which our Treasurer reports on income and expenditure and makes recommendations of any corrective actions required.

Despite being a small organisation, the service which we deliver is one with a wide reach, which helps those most at need at a critical time in their lives, and which resonates with many in positions of influence. It is therefore important that our Reserves Policy is based upon being able to maintain that service delivery even through a period when income is reduced, or demand is increased. It is our view, based on a risk analysis and historic income and expenditure figures, that a minimum reserve balance should reflect:

- Two months expenditure on the Food Bank support contract, to allow time to make alternative arrangements and to give the required notice
- One month's expenditure on other 'variable' cost items, such as food purchase and the Food Bank support contract (which can be terminated with one month's notice)
- 12 months expenditure on 'fixed cost' items, such as insurance, utilities, external examination, and business rates (should we only be afforded mandatory business rate relief)
- A small amount (c 5%) for contingency, to cover expenditure such as repairs or incidental expenditure on items such as bags or string.

This provision allows the Food Bank to maintain its medium-term viability (which requires a physical storage facility) by adjusting food purchase (and hence provision) to match income (from donations or grants) in the light of prevailing circumstances. It should be noted that the Food Bank also distributes substantial amounts of donated food.

This approach excludes any Food Bank's limited fixed assets, as well as committed elements of Unrestricted Funds and any Designated Funds identified and approved by the Committee.

For the 2022 financial year, this sum required by the reserves policy amounts to £18,500.

The Treasurer will review the Reserves Policy and balances on an annual basis and make recommendations to the Board as necessary.

The trustees recognise that its reserves significantly exceed the target reserves level. With this in mind a deficit budget of £40k has been agreed for 2022 and the level of reserves will continue to be monitored during 2022.

At the time of signing these accounts the charity has been impacted by the global Covid-19 virus. The trustees have reassessed the charity's ability to continue for at least 12 months from the date that the accounts are approved and conclude that no material uncertainties exist that cast significant doubt on the charity's ability to continue as a going concern.

Signed on behalf of the board of trustees on 6/6/2022

John Henkel (Trustee)

Bradford Metropolitan Food Bank

Independent examiner's report to the trustees of Bradford Metropolitan Food Bank

I report to the charity trustees on my examination of the accounts of the CIO for the year ended 31 December 2021, which are set out on pages 6 to 11.

Responsibilities and basis of report

As the charity trustees of the CIO you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the CIO's accounts as carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since the CIO's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act.

I confirm that I am qualified to undertake the examination because I am a member of ICAEW which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the Charities Act;
- 2 the accounts do not accord with those records; or
- 3 the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Rhys North ACA

17/6/2022

West Yorkshire Community Accountancy Service CIO

Stringer House
34 Lupton Street
Leeds
LS10 2QW

Bradford Metropolitan Food Bank
Statement of Financial Activities
(including summary income and expenditure account)
for the year ended 31 December 2021

	Notes	2021	2021	2021	3.8.2019 - 31.12.2020
		Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
Income from:					
Grants and donations	(2)	77,994	4,000	81,994	164,052
Donated food for distribution	(3)	227,074	-	227,074	324,069
Bank interest		-	-	-	38
Fundraising income		238	-	238	-
Rates refund		244	-	244	-
Total income		305,550	4,000	309,550	488,159
Expenditure on:					
Purchase of food for distribution		64,599	10,000	74,599	65,016
Donated food distributed	(3)	227,074	-	227,074	324,069
Materials and resources		3,192	-	3,192	3,934
Utilities and trade waste		1,984	-	1,984	808
Vehicle hire		79	-	79	87
Administration		349	-	349	312
Insurance		238	-	238	338
Independent examination		720	-	720	720
Food bank co-ordination fee		18,200	-	18,200	13,390
Volunteer expenses		-	-	-	24
Depreciation		720	-	720	-
Total expenditure		317,155	10,000	327,155	408,698
Net income / (expenditure)		(11,605)	(6,000)	(17,605)	79,461
Fund balances brought forward		93,035	6,000	99,035	19,574
Fund balances carried forward	(4)	81,430	-	81,430	99,035

All incoming resources and resources expended derive from continuing activities.

Bradford Metropolitan Food Bank

Balance sheet

as at 31 December 2021

	2021	2021	2021	2020
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Fixed assets				
Tangible assets	(5) 2,160	-	2,160	-
Total fixed assets	<u>2,160</u>	<u>-</u>	<u>2,160</u>	<u>-</u>
Current assets				
Debtors and prepayments	(6) 4,830	-	4,830	4,755
Cash at bank	81,587	-	81,587	102,838
Total current assets	<u>86,417</u>	<u>-</u>	<u>86,417</u>	<u>107,593</u>
Current liabilities:				
amounts falling due within one year				
Creditors and accruals	(7) 7,147	-	7,147	8,558
Total current liabilities	<u>7,147</u>	<u>-</u>	<u>7,147</u>	<u>8,558</u>
Net current assets / (liabilities)	<u>79,270</u>	<u>-</u>	<u>79,270</u>	<u>99,035</u>
Net assets	<u>81,430</u>	<u>-</u>	<u>81,430</u>	<u>99,035</u>
Funds				
Unrestricted funds	81,430	-	81,430	93,035
Restricted funds	-	-	-	6,000
Total funds	<u>81,430</u>	<u>-</u>	<u>81,430</u>	<u>99,035</u>

The financial statements were approved by the board of trustees on 6/6/2022

John Henkel (Trustee)

Bradford Metropolitan Food Bank

Notes to the accounts

for the year ended 31 December 2021

1 Accounting policies

Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

There has been no change to the accounting policies since last year.

No changes have been made to the accounts for previous years.

Going concern

The trustees are satisfied that there are no material uncertainties about the charity's ability to continue.

Incoming resources

All incoming resources are included in the Statement of Financial Activities (SOFA) when the charity becomes entitled to the resources, it is more likely than not that the trustees will receive the resources and the monetary value can be measured with sufficient reliability.

Grants and donations

Grants and donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

Where grants are related to performance and specific deliverables, they are accounted for as the charity earns the right to consideration by its performance.

Donated assets, facilities or services are valued at their estimated value to the charity. This is the price that the charity estimates it would pay in the open market for equivalent items; or services and facilities of equivalent utility to the charity.

Expenditure and liabilities

Expenditure is recognised on an accrual basis as a liability is incurred. Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out the resources and the amount of the obligation can be measured with reasonable certainty.

Taxation

As a charity the organisation benefits from rates relief and is generally exempt from income tax and capital gains tax but not from VAT. Irrecoverable VAT is included in the cost of those items to which it relates.

Tangible fixed assets

Tangible fixed assets costing more than £1,000 are capitalised and included at cost including any incidental expenses of acquisition. Gifted assets are shown at the value to the charity on receipt. Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost on a straight line basis over their expected useful economic lives as follows:

Warehouse equipment: over 4 years

Bradford Metropolitan Food Bank

Notes to the accounts continued

for the year ended 31 December 2021

1 Accounting policies continued

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

Further explanation of the nature and purpose of each fund is included in the notes to the accounts.

2 Grants and donations

	2021	2021	2021	3.8.2019 - 31.12.2020
	Unrestricted funds	Restricted funds	Total funds	Total funds
	£	£	£	£
Bradford Metropolitan District Council	-	4,000	4,000	17,514
Groundworks Tesco	-	-	-	500
Martin Lewis	-	-	-	6,000
Morrisons	-	-	-	10,000
Sovereign Health	-	-	-	2,500
Donations	77,994	-	77,994	127,538
	<u>77,994</u>	<u>4,000</u>	<u>81,994</u>	<u>164,052</u>

3 Donated food for redistribution

Most of the food distributed by the charity is donated in kind and its value is calculated on the assumption that, on average, each food bag prepared is worth £14.85 (2020 - £15). The estimated value of donated food has been calculated as follows:

	2021	3.8.2019 - 31.12.2020
	£	£
Number of food bags prepared	19,033	25,939
Estimated value at £14.85 per bag	282,640	389,085
Less food purchased for distribution	(74,599)	(65,016)
Estimated value of donated food stuffs	<u>227,074</u>	<u>324,069</u>

The charity also benefits from the free use of premises in which to sort and prepare food for distribution. No financial amount is included in the accounts for this donation, as it is not considered to be material.

4 Restricted funds

	Balance b/f	Incoming	Outgoing	Transfers	Balance c/f
	£	£	£	£	£
Covid Winter Support	6,000	4,000	10,000	-	-
	<u>6,000</u>	<u>4,000</u>	<u>10,000</u>	<u>-</u>	<u>-</u>

Fund name

Purpose of restriction

Covid Winter Support

For the provision of food bags to third party organisations working with individuals and families.

Bradford Metropolitan Food Bank
Notes to the accounts continued
for the year ended 31 December 2021

5 Tangible assets

	Warehouse equipment	Total
<u>Cost</u>	£	£
At 1 January 2021	-	-
Additions	2,880	2,880
At 31 December 2021	<u>2,880</u>	<u>2,880</u>
<u>Depreciation</u>		
At 1 January 2021	-	-
Charge for year	720	720
At 31 December 2021	<u>720</u>	<u>720</u>
<u>Net book value</u>		
At 31 December 2021	<u>2,160</u>	<u>2,160</u>
At 31 December 2020	<u>-</u>	<u>-</u>

6 Debtors and prepayments

	2021	2020
	£	£
Debtors	4,600	4,551
Prepayments	230	204
	<u>4,830</u>	<u>4,755</u>

6 Creditors and accruals

	2021	2020
	£	£
Creditors	6,427	7,838
Accruals	720	720
	<u>7,147</u>	<u>8,558</u>

7 Related party transactions

Trustee expenses

No trustee received any expenses during this year or the previous year.

Trustee remuneration and benefits

No trustee received any remuneration or benefit during this or the previous year.

Other transactions with trustees or related parties			2021	3.8.2019 - 31.12.2020
			£	£
Name of related party	Relationship to charity	Description of transaction		
Youthtrain Limited	Julie Woodhurst is a trustee of the CIO and a director with significant influence of Youthtrain Limited	Provision of Food Bank co-ordination services	18,200	13,390
			<u>18,200</u>	<u>13,390</u>

Bradford Metropolitan Food Bank
Statement of Financial Activities including comparatives for all funds
(including summary income and expenditure account)
for the year ended 31 December 2021

	2021	3.8.2019 - 31.12.2020	2021	3.8.2019 - 31.12.2020	2021	3.8.2019 - 31.12.2020
	Unrestricted funds £	Unrestricted funds £	Restricted funds £	Restricted funds £	Total funds £	Total funds £
Income						
Grants and donations	77,994	157,205	4,000	6,847	81,994	164,052
Donated food for distribution	227,074	324,069	-	-	227,074	324,069
Bank interest	-	38	-	-	-	38
Fundraising income	238	-	-	-	238	-
Rates refund	244	-	-	-	244	-
Total income	305,550	481,312	4,000	6,847	309,550	488,159
Expenditure						
Purchase of food for distribution	64,599	64,169	10,000	847	74,599	65,016
Donated food distributed	227,074	324,069	-	-	227,074	324,069
Materials and resources	3,192	3,934	-	-	3,192	3,934
Utilities and trade waste	1,984	808	-	-	1,984	808
Vehicle hire	79	87	-	-	79	87
Administration	349	312	-	-	349	312
Insurance	238	338	-	-	238	338
Independent examination	720	720	-	-	720	720
Food bank co-ordination fee	18,200	13,390	-	-	18,200	13,390
Volunteer expenses	-	24	-	-	-	24
Depreciation	720	-	-	-	720	-
Total expenditure	317,155	407,851	10,000	847	327,155	408,698
Net income / (expenditure)	(11,605)	73,461	(6,000)	6,000	(17,605)	79,461
Fund balances brought forward	93,035	19,574	6,000	-	99,035	19,574
Fund balances carried forward	81,430	93,035	-	6,000	81,430	99,035

Bradford Metropolitan Food Bank

Charity number 1120018

Annual Report and Financial Statements

for the year ended 31 December 2021



West Yorkshire Community Accounting Service

Bradford Metropolitan Food Bank

Annual Report and Financial Statements for the year ended 31 December 2021

Contents	Page
Trustees' report	2 to 4
Examiner's report	5
Statement of financial activities	6
Balance sheet	7
Notes to the accounts	8 to 11

Prepared by West Yorkshire Community Accountancy Service CIO

Bradford Metropolitan Food Bank

Trustees' report for the year ended 31 December 2021

Reference and administrative details of the charity, its trustees and advisors

The trustees during the financial year and up to and including the date the report was approved were:

Name	Position	Dates
Lashman Singh	Chair	
John Henkel	Treasurer	
Helen Lynskey	Secretary	
Frances Atkins		
Steven Barnbrook		
Kenneth Leach		
Graham Walker		
Julie Woodhurst		
Rob Edwards		

Charity number 1120018 Registered in England and Wales

Registered and principal address	Bankers
Girlington Community Centre	Co-operative Bank plc
Girlington Road	1 Balloon Street
Bradford	Manchester
BD8 9NN	M60 1GP

Independent examiner

Rhys North ACA

West Yorkshire Community Accountancy Service CIO

Stringer House
34 Lupton Street
Leeds
LS10 2QW

Structure, governance and management

The charity is a Charitable Incorporated Organisation (CIO) foundation and is governed by a constitution.

Method of recruitment and appointment of trustees

The trustees of the charity are appointed by a resolution passed at a properly convened meeting of the charity trustees.

Objectives and activities

The charity's objects

To provide relief from financial hardship and social and/or economic disadvantage among people living or working in the Metropolitan District of Bradford by providing such persons with goods and/or services which they could not otherwise afford through lack of means.

The charity's main activities

The Bradford Metropolitan Food Bank (BMFB) supports people across Bradford District who are experiencing food poverty through the provision of emergency food. BMFB supplements donated food with purchased food, funded through grants, donations and fund raising.

Volunteers pack c11 food items into heavy duty plastics bags for collection by registered third parties, who then distribute food to end users. Each food bag (which may be vegetarian, halal or meat/fish based) will provide a balanced, healthy diet for three days. Each bag contains information about the food content and, at times, further information about other assistance available to people in poverty.

Bradford Metropolitan Food Bank

Trustees' report (continued) for the year ended 31 December 2021

Objectives and activities continued

Public benefit statement

In setting our objectives and planning our activities our Trustees have given serious consideration to the Charity Commission's general guidance on public benefit and, in particular, the relief of poverty through the collection and distribution of emergency food parcels to those requiring such assistance.

Achievements and performance

The Food Bank has continued to respond flexibly to the ever-changing demands caused by the Covid-19 pandemic and the subsequent global economic impact, exacerbated in Britain by other factors such as Brexit.

The demand for food has continued to increase significantly as furlough schemes came to an end and price inflation continued to rise, particularly for some foods and fuel.

Over 19,000 food bags were distributed during the 2021 calendar year, a level of demand that was similar to the increased demand experienced in 2020.

BMFB was able to both meet this increased demand, as a result of the incredible generosity of individuals, businesses and organisations as well as strong support from Bradford Council and individual councillors.

The requirement to buy food was reduced as a result of support from Bradford Council for centralised procurement.

BMFB is also grateful for support from the Bradford Food Network and other food banks in the wider region, with whom we have a cooperative relationship.

Significantly, however, other sources of grant funding became less available as the year progressed, perhaps because funders adopted a "post-pandemic" mindset. The Food Bank had anticipated this and managed finances accordingly, adopting a deficit budget in 2021 and using some £20,000 of accumulated reserves to meet the increased demand. BMFB was also able to claim over £4,300 Gift Aid from HMRC to supplement individual donations.

We remain reliant on our wonderful volunteers, without whom we wouldn't be able to function. As with the previous year, we have also used paid support from Youthtrain to coordinate volunteers and, crucially, buy food in the best available volume for the best available price. This has produced valuable savings as well as avoiding shortages of key foods.

We have continued to use our newsletters and social media platforms to raise awareness of our activities, with 661 people signed up to our mailing list, 1,797 followers on Facebook and 1,230 on Twitter.

Board meetings continue to remain virtual in the main, but individual board members devote significant time working on different aspects of management of the organisation and maintenance of external relationships.

We continue to adopt a robust approach to managing our finances and assessing risk, operating with the knowledge that things will become even tougher over the coming year, if not longer.

We continue to increase our reach on social media platforms, an increasingly important part of our communications and relationship management approach, although we recognise that we need to rebuild some of the real world partnerships that we were able to nurture pre-pandemic, especially with organisations who provided regular donations of food.

We are under no illusion as to the extent of the difficulties that the future holds for the people we seek to help, but we believe that our management of our assets and the support of so many amazing people means that we can continue to try to make a real difference to the lives of so many people in the Bradford District.

Bradford Metropolitan Food Bank

Trustees' report (continued) for the year ended 31 December 2021

Financial review

The net expenditure for the year was £17,605, including net expenditure of £11,605 on unrestricted funds and net expenditure of £6,000 on restricted funds.

Reserves policy

The charity's free reserves, excluding fixed assets, at the year end were £79,270.

We are a small charity with irregular patterns of income. We receive some income from small regular donations. These are reasonably predictable and, at the current level of c£4,000 per month, represent approximately 70% of our annual income. We also receive some one-off donations. This is less reliable. Finally, we bid for grants to deliver specific projects or to provide basic funding.

We have a contract with a provider who supplies a day-to-day management resource, and have the usual overheads such as insurance and utilities. As such, we are able to make a relatively stable and predictable forecast of expenditure in normal circumstances. We have a Finance item at all Board meetings, at which our Treasurer reports on income and expenditure and makes recommendations of any corrective actions required.

Despite being a small organisation, the service which we deliver is one with a wide reach, which helps those most at need at a critical time in their lives, and which resonates with many in positions of influence. It is therefore important that our Reserves Policy is based upon being able to maintain that service delivery even through a period when income is reduced, or demand is increased. It is our view, based on a risk analysis and historic income and expenditure figures, that a minimum reserve balance should reflect:

- Two months expenditure on the Food Bank support contract, to allow time to make alternative arrangements and to give the required notice
- One month's expenditure on other 'variable' cost items, such as food purchase and the Food Bank support contract (which can be terminated with one month's notice)
- 12 months expenditure on 'fixed cost' items, such as insurance, utilities, external examination, and business rates (should we only be afforded mandatory business rate relief)
- A small amount (c 5%) for contingency, to cover expenditure such as repairs or incidental expenditure on items such as bags or string.

This provision allows the Food Bank to maintain its medium-term viability (which requires a physical storage facility) by adjusting food purchase (and hence provision) to match income (from donations or grants) in the light of prevailing circumstances. It should be noted that the Food Bank also distributes substantial amounts of donated food.

This approach excludes any Food Bank's limited fixed assets, as well as committed elements of Unrestricted Funds and any Designated Funds identified and approved by the Committee.

For the 2022 financial year, this sum required by the reserves policy amounts to £18,500.

The Treasurer will review the Reserves Policy and balances on an annual basis and make recommendations to the Board as necessary.

The trustees recognise that its reserves significantly exceed the target reserves level. With this in mind a deficit budget of £40k has been agreed for 2022 and the level of reserves will continue to be monitored during 2022.

At the time of signing these accounts the charity has been impacted by the global Covid-19 virus. The trustees have reassessed the charity's ability to continue for at least 12 months from the date that the accounts are approved and conclude that no material uncertainties exist that cast significant doubt on the charity's ability to continue as a going concern.

Signed on behalf of the board of trustees on 6/6/2022

John Henkel (Trustee)

Bradford Metropolitan Food Bank

Independent examiner's report to the trustees of Bradford Metropolitan Food Bank

I report to the charity trustees on my examination of the accounts of the CIO for the year ended 31 December 2021, which are set out on pages 6 to 11.

Responsibilities and basis of report

As the charity trustees of the CIO you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the CIO's accounts as carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since the CIO's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act.

I confirm that I am qualified to undertake the examination because I am a member of ICAEW which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the Charities Act;
- 2 the accounts do not accord with those records; or
- 3 the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Rhys North ACA

17/6/2022

West Yorkshire Community Accountancy Service CIO

Stringer House
34 Lupton Street
Leeds
LS10 2QW

Bradford Metropolitan Food Bank
Statement of Financial Activities
(including summary income and expenditure account)
for the year ended 31 December 2021

	Notes	2021	2021	2021	3.8.2019 - 31.12.2020
		Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
Income from:					
Grants and donations	(2)	77,994	4,000	81,994	164,052
Donated food for distribution	(3)	227,074	-	227,074	324,069
Bank interest		-	-	-	38
Fundraising income		238	-	238	-
Rates refund		244	-	244	-
Total income		305,550	4,000	309,550	488,159
Expenditure on:					
Purchase of food for distribution		64,599	10,000	74,599	65,016
Donated food distributed	(3)	227,074	-	227,074	324,069
Materials and resources		3,192	-	3,192	3,934
Utilities and trade waste		1,984	-	1,984	808
Vehicle hire		79	-	79	87
Administration		349	-	349	312
Insurance		238	-	238	338
Independent examination		720	-	720	720
Food bank co-ordination fee		18,200	-	18,200	13,390
Volunteer expenses		-	-	-	24
Depreciation		720	-	720	-
Total expenditure		317,155	10,000	327,155	408,698
Net income / (expenditure)		(11,605)	(6,000)	(17,605)	79,461
Fund balances brought forward		93,035	6,000	99,035	19,574
Fund balances carried forward	(4)	81,430	-	81,430	99,035

All incoming resources and resources expended derive from continuing activities.

Bradford Metropolitan Food Bank

Balance sheet

as at 31 December 2021

	2021	2021	2021	2020
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Fixed assets				
Tangible assets	(5) 2,160	-	2,160	-
Total fixed assets	<u>2,160</u>	<u>-</u>	<u>2,160</u>	<u>-</u>
Current assets				
Debtors and prepayments	(6) 4,830	-	4,830	4,755
Cash at bank	81,587	-	81,587	102,838
Total current assets	<u>86,417</u>	<u>-</u>	<u>86,417</u>	<u>107,593</u>
Current liabilities:				
amounts falling due within one year				
Creditors and accruals	(7) 7,147	-	7,147	8,558
Total current liabilities	<u>7,147</u>	<u>-</u>	<u>7,147</u>	<u>8,558</u>
Net current assets / (liabilities)	<u>79,270</u>	<u>-</u>	<u>79,270</u>	<u>99,035</u>
Net assets	<u>81,430</u>	<u>-</u>	<u>81,430</u>	<u>99,035</u>
Funds				
Unrestricted funds	81,430	-	81,430	93,035
Restricted funds	-	-	-	6,000
Total funds	<u>81,430</u>	<u>-</u>	<u>81,430</u>	<u>99,035</u>

The financial statements were approved by the board of trustees on 6/6/2022

John Henkel (Trustee)

Bradford Metropolitan Food Bank

Notes to the accounts

for the year ended 31 December 2021

1 Accounting policies

Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

There has been no change to the accounting policies since last year.

No changes have been made to the accounts for previous years.

Going concern

The trustees are satisfied that there are no material uncertainties about the charity's ability to continue.

Incoming resources

All incoming resources are included in the Statement of Financial Activities (SOFA) when the charity becomes entitled to the resources, it is more likely than not that the trustees will receive the resources and the monetary value can be measured with sufficient reliability.

Grants and donations

Grants and donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

Where grants are related to performance and specific deliverables, they are accounted for as the charity earns the right to consideration by its performance.

Donated assets, facilities or services are valued at their estimated value to the charity. This is the price that the charity estimates it would pay in the open market for equivalent items; or services and facilities of equivalent utility to the charity.

Expenditure and liabilities

Expenditure is recognised on an accrual basis as a liability is incurred. Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out the resources and the amount of the obligation can be measured with reasonable certainty.

Taxation

As a charity the organisation benefits from rates relief and is generally exempt from income tax and capital gains tax but not from VAT. Irrecoverable VAT is included in the cost of those items to which it relates.

Tangible fixed assets

Tangible fixed assets costing more than £1,000 are capitalised and included at cost including any incidental expenses of acquisition. Gifted assets are shown at the value to the charity on receipt. Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost on a straight line basis over their expected useful economic lives as follows:

Warehouse equipment: over 4 years

Bradford Metropolitan Food Bank

Notes to the accounts continued

for the year ended 31 December 2021

1 Accounting policies continued

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

Further explanation of the nature and purpose of each fund is included in the notes to the accounts.

2 Grants and donations

	2021	2021	2021	3.8.2019 - 31.12.2020
	Unrestricted funds	Restricted funds	Total funds	Total funds
	£	£	£	£
Bradford Metropolitan District Council	-	4,000	4,000	17,514
Groundworks Tesco	-	-	-	500
Martin Lewis	-	-	-	6,000
Morrisons	-	-	-	10,000
Sovereign Health	-	-	-	2,500
Donations	77,994	-	77,994	127,538
	<u>77,994</u>	<u>4,000</u>	<u>81,994</u>	<u>164,052</u>

3 Donated food for redistribution

Most of the food distributed by the charity is donated in kind and its value is calculated on the assumption that, on average, each food bag prepared is worth £14.85 (2020 - £15). The estimated value of donated food has been calculated as follows:

	2021	3.8.2019 - 31.12.2020
	£	£
Number of food bags prepared	19,033	25,939
Estimated value at £14.85 per bag	282,640	389,085
Less food purchased for distribution	(74,599)	(65,016)
Estimated value of donated food stuffs	<u>227,074</u>	<u>324,069</u>

The charity also benefits from the free use of premises in which to sort and prepare food for distribution. No financial amount is included in the accounts for this donation, as it is not considered to be material.

4 Restricted funds

	Balance b/f	Incoming	Outgoing	Transfers	Balance c/f
	£	£	£	£	£
Covid Winter Support	6,000	4,000	10,000	-	-
	<u>6,000</u>	<u>4,000</u>	<u>10,000</u>	<u>-</u>	<u>-</u>

Fund name

Purpose of restriction

Covid Winter Support

For the provision of food bags to third party organisations working with individuals and families.

Bradford Metropolitan Food Bank
Notes to the accounts continued
for the year ended 31 December 2021

5 Tangible assets

	Warehouse equipment	Total
<u>Cost</u>	£	£
At 1 January 2021	-	-
Additions	2,880	2,880
At 31 December 2021	<u>2,880</u>	<u>2,880</u>
<u>Depreciation</u>		
At 1 January 2021	-	-
Charge for year	720	720
At 31 December 2021	<u>720</u>	<u>720</u>
<u>Net book value</u>		
At 31 December 2021	<u>2,160</u>	<u>2,160</u>
At 31 December 2020	<u>-</u>	<u>-</u>

6 Debtors and prepayments

	2021	2020
	£	£
Debtors	4,600	4,551
Prepayments	230	204
	<u>4,830</u>	<u>4,755</u>

6 Creditors and accruals

	2021	2020
	£	£
Creditors	6,427	7,838
Accruals	720	720
	<u>7,147</u>	<u>8,558</u>

7 Related party transactions

Trustee expenses

No trustee received any expenses during this year or the previous year.

Trustee remuneration and benefits

No trustee received any remuneration or benefit during this or the previous year.

Other transactions with trustees or related parties			2021	3.8.2019 - 31.12.2020
			£	£
Name of related party	Relationship to charity	Description of transaction		
Youthtrain Limited	Julie Woodhurst is a trustee of the CIO and a director with significant influence of Youthtrain Limited	Provision of Food Bank co-ordination services	18,200	13,390
			<u>18,200</u>	<u>13,390</u>

Bradford Metropolitan Food Bank
Statement of Financial Activities including comparatives for all funds
(including summary income and expenditure account)
for the year ended 31 December 2021

	2021	3.8.2019 - 31.12.2020	2021	3.8.2019 - 31.12.2020	2021	3.8.2019 - 31.12.2020
	Unrestricted funds £	Unrestricted funds £	Restricted funds £	Restricted funds £	Total funds £	Total funds £
Income						
Grants and donations	77,994	157,205	4,000	6,847	81,994	164,052
Donated food for distribution	227,074	324,069	-	-	227,074	324,069
Bank interest	-	38	-	-	-	38
Fundraising income	238	-	-	-	238	-
Rates refund	244	-	-	-	244	-
Total income	305,550	481,312	4,000	6,847	309,550	488,159
Expenditure						
Purchase of food for distribution	64,599	64,169	10,000	847	74,599	65,016
Donated food distributed	227,074	324,069	-	-	227,074	324,069
Materials and resources	3,192	3,934	-	-	3,192	3,934
Utilities and trade waste	1,984	808	-	-	1,984	808
Vehicle hire	79	87	-	-	79	87
Administration	349	312	-	-	349	312
Insurance	238	338	-	-	238	338
Independent examination	720	720	-	-	720	720
Food bank co-ordination fee	18,200	13,390	-	-	18,200	13,390
Volunteer expenses	-	24	-	-	-	24
Depreciation	720	-	-	-	720	-
Total expenditure	317,155	407,851	10,000	847	327,155	408,698
Net income / (expenditure)	(11,605)	73,461	(6,000)	6,000	(17,605)	79,461
Fund balances brought forward	93,035	19,574	6,000	-	99,035	19,574
Fund balances carried forward	81,430	93,035	-	6,000	81,430	99,035

Bradford Metropolitan Food Bank

Independent examiner's report to the trustees of Bradford Metropolitan Food Bank

I report to the charity trustees on my examination of the accounts of the CIO for the year ended 31 December 2021, which are set out on pages 6 to 11.

Responsibilities and basis of report

As the charity trustees of the CIO you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the CIO's accounts as carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since the CIO's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act.

I confirm that I am qualified to undertake the examination because I am a member of ICAEW which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the Charities Act;
- 2 the accounts do not accord with those records; or
- 3 the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed: 

Name: Rhys North ACA

17/6/2022

West Yorkshire Community Accountancy Service CIO

Stringer House
34 Lupton Street
Leeds
LS10 2QW

Accounts

Bradford Metropolitan Food Bank

Charity number 1120018

Annual Report and Financial Statements for the period ended 31 December 2020



West Yorkshire Community Accounting Service

Bradford Metropolitan Food Bank

Annual Report and Financial Statements for the period ended 31 December 2020

Contents	Page
Trustees' report	2 to 4
Examiner's report	5
Statement of financial activities	6
Balance sheet	7
Notes to the accounts	8 to 11

Prepared by West Yorkshire Community Accounting Service

Bradford Metropolitan Food Bank

Trustees' report for the period ended 31 December 2020

Reference and administrative details of the charity, its trustees and advisors

The trustees during the financial year and up to and including the date the report was approved were:

Name	Position	Dates
Lashman Singh	Chair	
John Henkel	Treasurer	Appointed July 2019
Helen Lynskey	Secretary	
Frances Atkins		
Steven Barnbrook		
Kenneth Leach		
Graham Walker		
Julie Woodhurst		
Rob Edwards		Appointed May 2020
Charity number	1120018	Registered in England and Wales

Registered and principal address

Girlington Community Centre
Girlington Road
Bradford
West Yorkshire
BD8 9NN

Bankers

Co-operative Bank plc
1 Balloon Street
Manchester
M60 1GP

Independent examiner

Rhys North ACA

West Yorkshire Community Accounting Service

Stringer House
34 Lupton Street
Leeds
LS10 2QW

Structure, governance and management

The charity is a Charitable Incorporated Organisation (CIO) and is governed by a constitution.

Method of recruitment and appointment of trustees

The trustees of the charity are appointed by the members at the AGM.

Bradford Metropolitan Food Bank

Trustees' report (continued) for the period ended 31 December 2020

Objectives and activities

The charity's objects

To provide relief from financial hardship and social and/or economic disadvantage among people living or working in the Metropolitan District of Bradford by providing such persons with goods and/or services which they could not otherwise afford through lack of means.

The charity's main activities

The Bradford Metropolitan Food Bank (BMFB) supports people across Bradford District who are experiencing food poverty through the provision of emergency food. BMFB supplements donated food with purchased food, funded through grants, donations and fund raising. Volunteers pack c11 food items into heavy duty plastics bags for collection by registered third parties, who then distribute food to end users. Each food bag (which may be vegetarian, halal or meat/fish based) will provide a balanced, healthy diet for three days. Each bag contains information about the food content and, at times, further information about other assistance available to people in poverty.

Public benefit statement

In setting our objectives and planning our activities our Trustees have given serious consideration to the Charity Commission's general guidance on public benefit and, in particular, the relief of poverty through the collection and distribution of emergency food parcels to those requiring such assistance.

Achievements and performance

The role and function of the Food Bank has changed significantly as a result of the Covid-19 pandemic, its economic impact and the restrictions that have been in place since March 2020.

The demand for food increased significantly as a result of the economic impacts of Covid-19 as people came to rely on furlough payments and/or Universal Credit and experienced both a drop in income but also significant cash flow problems. Over 16,000 food bags were distributed during the 2020 calendar year, an increase of over 25% compared to the previous calendar year, with a weekly average of 370 bags of food.

Covid-19 also required very significant changes to the operation of the Food Bank, both because key personnel were required to shield and Covid-19 risk assessments required new operational procedures, most significantly meaning fewer volunteers at packing sessions and a stricter requirement for third parties to book collection times. It was deemed impossible to operate the food bank on the pre-Covid basis and Committee members adopted new roles and a third party (Youthtrain) were contracted to provide operational support in terms of food procurement, co-ordination of volunteers, third parties and supervision of packing sessions and ensuring application of new operational procedures arising from covid-19 risk assessment and reviews.

BMFB was able to both meet this increased demand, and increase its reserves, as a result of the incredible generosity of individuals, businesses and organisations as well as strong support from Bradford Council, individual councillors, the Area West Committee and Shipley Town Council. The requirement to buy food was reduced as a result of support from Bradford Council for centralised procurement. BMFB is also grateful for support from the Bradford Food Network.

Other changes arising from Covid-19 were requirement for virtual meetings, revision to financial procedures to reflect the greater use of online banking for payments with second authorisation and the use of a bank charge card to end the requirement for individuals to cash-flow Food Bank food purchases.

BMFB also completed the process of becoming a CIO (Charitable Incorporated Organisation), adopting a new financial year (being calendar years) with an initial transitional accounting period of 3 August 2019 to 31 December 2020. This change means that the Food Bank is no longer registered with Companies House.

The Food Bank also strengthened its online, social media presence and comms capabilities through the co-option of Rob Edwards, who also took a lead in respect of data sharing and GDPR compliance.

Bradford Metropolitan Food Bank

Trustees' report (continued) for the period ended 31 December 2020

Financial review

The net income for the year was £79,461, including net income of £73,461 on unrestricted funds and net income of £6,000 on restricted funds.

Reserves policy

The charity's free reserves, excluding fixed assets, at the year end were £93,035.

The Committee has re-affirmed its policy to maintain reserves of at least £10,000 for the eventuality of being required to move to new premises. The Food Bank is in discussion with its current landlord regarding measures to increase its security as a tenant and thereby reduce this requirement for reserves.

The trustees recognise that its reserves significantly exceed the target reserves level. With this in mind a deficit budget of £46k has been agreed for 2021 and the level of reserves will continue to be monitored during 2021.

At the time of signing these accounts the charity has been impacted by the global Covid-19 virus. The trustees have reassessed the charity's ability to continue for at least 12 months from the date that the accounts are approved and conclude that no material uncertainties exist that cast significant doubt on the charity's ability to continue as a going concern.

Signed on behalf of the board of trustees:

Signed: John Henkel

(Trustee)

Date: 17 May 2021

Bradford Metropolitan Food Bank

Independent examiner's report to the trustees of Bradford Metropolitan Food Bank

I report to the charity trustees on my examination of the accounts of the CIO for the period ended 31 December 2020, which are set out on pages 6 to 11.

Responsibilities and basis of report

As the charity trustees of the CIO you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the CIO's accounts as carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since the CIO's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act.

I confirm that I am qualified to undertake the examination because I am a member of ICAEW which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the Charities Act;
- 2 the accounts do not accord with those records; or
- 3 the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed: Rhys North

Relevant professional qualification or body: ACA

Date: 3 June 2021

West Yorkshire Community Accounting Service

Stringer House
34 Lupton Street
Leeds
LS10 2QW

Bradford Metropolitan Food Bank
Statement of Financial Activities
(including summary income and expenditure account)
for the period ended 31 December 2020

	Notes	2020 Unrestricted funds £	2020 Restricted funds £	2020 Total funds £	2019 Total funds £
Income from:					
Grants and donations	(2)	157,205	6,847	164,052	52,177
Donated food for distribution	(3)	324,069	-	324,069	150,913
Bank interest		38	-	38	-
Rates refund		-	-	-	1,828
Total income		481,312	6,847	488,159	204,918
Expenditure on:					
Purchase of food for distribution		64,169	847	65,016	39,167
Donated food distributed	(3)	324,069	-	324,069	150,913
Materials and resources		3,934	-	3,934	2,163
Trade waste		808	-	808	-
Vehicle hire		87	-	87	-
Administration		312	-	312	200
Insurance		338	-	338	55
Independent examination		720	-	720	300
Rates		-	-	-	206
Food bank co-ordination fee		13,390	-	13,390	-
Volunteer expenses		24	-	24	-
Total expenditure		407,851	847	408,698	193,004
Net income / (expenditure)		73,461	6,000	79,461	11,914
Fund balances brought forward		19,574	-	19,574	7,660
Fund balances carried forward	(4)	93,035	6,000	99,035	19,574

All incoming resources and resources expended derive from continuing activities.

Bradford Metropolitan Food Bank

Balance sheet

as at 31 December 2020

	2020	2020	2020	2019
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Current assets				
Debtors and prepayments	(5) 4,755	-	4,755	223
Cash at bank	96,838	6,000	102,838	19,717
Total current assets	<u>101,593</u>	<u>6,000</u>	<u>107,593</u>	<u>19,940</u>
Current liabilities:				
amounts falling due within one year				
Creditors and accruals	(6) 8,558	-	8,558	366
Total current liabilities	<u>8,558</u>	<u>-</u>	<u>8,558</u>	<u>366</u>
Net current assets / (liabilities)	<u>93,035</u>	<u>6,000</u>	<u>99,035</u>	<u>19,574</u>
Net assets	<u>93,035</u>	<u>6,000</u>	<u>99,035</u>	<u>19,574</u>
Funds				
Unrestricted funds	93,035	-	93,035	19,574
Restricted funds	-	6,000	6,000	-
Total funds	<u>93,035</u>	<u>6,000</u>	<u>99,035</u>	<u>19,574</u>

The financial statements were approved by the board of trustees on

Date: 17 May 2021

Signed: John Henkel

(Trustee)

Bradford Metropolitan Food Bank

Notes to the accounts

for the period ended 31 December 2020

1 Accounting policies

Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

There has been no change to the accounting policies since last year.

No changes have been made to the accounts for previous years.

Going concern

The trustees are satisfied that there are no material uncertainties about the charity's ability to continue.

Incoming resources

All incoming resources are included in the Statement of Financial Activities (SOFA) when the charity becomes entitled to the resources, it is more likely than not that the trustees will receive the resources and the monetary value can be measured with sufficient reliability.

Grants and donations

Grants and donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

Where grants are related to performance and specific deliverables, they are accounted for as the charity earns the right to consideration by its performance.

Donated assets, facilities or services are valued at their estimated value to the charity. This is the price that the charity estimates it would pay in the open market for equivalent items; or services and facilities of equivalent utility to the charity.

Expenditure and liabilities

Expenditure is recognised on an accrual basis as a liability is incurred. Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out the resources and the amount of the obligation can be measured with reasonable certainty.

Taxation

As a charity the organisation benefits from rates relief and is generally exempt from income tax and capital gains tax but not from VAT. Irrecoverable VAT is included in the cost of those items to which it relates.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

Further explanation of the nature and purpose of each fund is included in the notes to the accounts.

Bradford Metropolitan Food Bank

Notes to the accounts continued

for the period ended 31 December 2020

2 Grants and donations	2020 Unrestricted funds £	2020 Restricted funds £	2020 Total funds £	2019 Total funds £
City of Bradford Metropolitan District Council	10,667	6,847	17,514	-
Groundworks Tesco	500	-	500	-
Martin Lewis	6,000	-	6,000	-
Morrisons	10,000	-	10,000	-
Sovereign Health	2,500	-	2,500	-
Donations	127,538	-	127,538	52,177
	<u>157,205</u>	<u>6,847</u>	<u>164,052</u>	<u>52,177</u>

3 Donated food for redistribution

Most of the food distributed by the charity is donated in kind and its value is calculated on the assumption that, on average, each food bag prepared is worth £15. The calculation for 2018-19 is shown in the accounts and is as follows :

	2020 £	2019 £
Number of food bags prepared	25,939	12,672
Estimated value at £15 per bag	389,085	190,080
Less food purchased for distribution	<u>(65,016)</u>	<u>(39,167)</u>
Estimated value of donated food stuffs	<u>324,069</u>	<u>150,913</u>

The charity also benefits from the free use of premises in which to sort and prepare food for distribution. No financial amount is included in the accounts for this donation, as it is not considered to be material.

4 Restricted funds	Balance b/f £	Incoming £	Outgoing £	Transfers £	Balance c/f £
Bradford West	-	847	847	-	-
Covid Winter Support	-	6,000	-	-	6,000
	<u>-</u>	<u>6,847</u>	<u>847</u>	<u>-</u>	<u>6,000</u>

Fund name	Purpose of restriction
Bradford West	For the purchase of food.
Covid Winter Support	For the provision of food bags to third party organisations working with individuals and families.

Bradford Metropolitan Food Bank
Notes to the accounts continued
for the period ended 31 December 2020

5 Debtors and prepayments	2020	2019
	£	£
Debtors	4,551	-
Prepayments	204	223
	<u>4,755</u>	<u>223</u>

6 Creditors and accruals	2020	2019
	£	£
Creditors	7,838	66
Accruals	720	300
	<u>8,558</u>	<u>366</u>

7 Related party transactions

Trustee expenses

No trustee received any expenses during this year or the previous year.

Trustee remuneration and benefits

No trustee received any remuneration or benefit during this or the previous year.

Other transactions with trustees or related parties			2020	2019
			£	£
Name of related party	Relationship to charity	Description of transaction		
Youthtrain Limited	Julie Woodhurst is a trustee of the CIO and a director with significant influence of Youthtrain Limited	Provision of Food Bank co-ordination services	13,390	-
			<u>13,390</u>	<u>-</u>

Included in the above amount is £2,100 that was owing to Youthtrain Limited at 31 December 2020.

Bradford Metropolitan Food Bank

Statement of Financial Activities including comparatives for all funds (including summary income and expenditure account) for the period ended 31 December 2020

	2020 Unrestricted funds £	2019 Unrestricted funds £	2020 Restricted funds £	2019 Restricted funds £	2020 Total funds £	2019 Total funds £
Income						
Grants and donations	157,205	52,177	6,847	-	164,052	52,177
Donated food for distribution	324,069	150,913	-	-	324,069	150,913
Bank interest	38	-	-	-	38	-
Rates refund	-	1,828	-	-	-	1,828
Total income	481,312	204,918	6,847	-	488,159	204,918
Expenditure						
Purchase of food for distribution	64,169	39,167	847	-	65,016	39,167
Donated food distributed	324,069	150,913	-	-	324,069	150,913
Materials and resources	3,934	2,163	-	-	3,934	2,163
Trade waste	808	-	-	-	808	-
Vehicle hire	87	-	-	-	87	-
Administration	312	200	-	-	312	200
Insurance	338	55	-	-	338	55
Independent examination	720	300	-	-	720	300
Rates	-	206	-	-	-	206
Food bank co-ordination fee	13,390	-	-	-	13,390	-
Volunteer expenses	24	-	-	-	24	-
Total expenditure	407,851	193,004	847	-	408,698	193,004
Net income / (expenditure)	73,461	11,914	6,000	-	79,461	11,914
Fund balances brought forward	19,574	7,660	-	-	19,574	7,660
Fund balances carried forward	93,035	19,574	6,000	-	99,035	19,574